

INTERIM REPORT(EXCERPT) For six months ended September 30,2009

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中間決算短信

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中間決算ダイジェスト

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November 13, 2009

I . INTERIM SUMMARY REPORT

Company Name: The Bank of Yokohama, Ltd.
 (Code No. 8332: Listed on the 1st Section of the Tokyo Stock Exchange)
 URL: <http://www.boy.co.jp/>
 Representative: President Tadashi Ogawa
 Date of Payment of 2nd Quarter-End Dividends: December 7, 2009

(Note) The amounts are presented in millions of yen and are rounded down to the nearest million.

1. Consolidated Financial Results (for the six months ended September 30, 2009)

(1) Consolidated Operating Results

(Unit: Millions of Yen, except per share data and percentages)

	Ordinary Income	Ordinary Profit	Net Income
Six months ended September 30, 2009	154,256 (13.1%)	21,447 (11.2%)	12,826 (15.1%)
Six months ended September 30, 2008	177,678 23.3%	24,165 (56.9%)	15,115 (56.3%)

	Net Income per Share	Net Income per Share(Diluted)
Six months ended September 30, 2009	¥9.43	¥9.42
Six months ended September 30, 2008	¥11.04	¥11.02

(Note) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

(2) Consolidated Financial Position

(Unit: Millions of Yen, except per share data and percentages)

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share	Consolidated Capital Adequacy Ratio (Domestic Standards)
September 30, 2009	11,886,830	743,168	5.8%	¥510.81	11.53% *
March 31, 2009	12,034,535	714,086	5.5%	¥489.49	10.92%

(Reference) Own Capital: September 30, 2009: ¥694,662 million; March 31, 2009: ¥665,644 million

* Preliminary

(Note 1) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares - Minority Interests) / Total Assets * 100

(Note 2) Consolidated Capital Adequacy Ratio (Domestic Standards) is calculated in accordance with "the standards for determining whether the status of capital adequacy is appropriate in consideration of assets, etc., held by the bank under the provisions of Article 14-2 of the Banking Law (FSA Notification No. 19, 2006)."

2. Dividend on Common Stock

	Cash Dividends per Share				
	1 st Quarter-End	2 nd Quarter-End	3 rd Quarter-End	Fiscal Year-End	Annual
Fiscal year ended March 31, 2009	—	¥5.00	—	¥5.00	¥10.00
Fiscal year ending March 31, 2010	—	¥5.00	—	—	—
Fiscal year ending March 31, 2010 (Forecasts)	—	—	—	¥5.00	¥10.00

(Note) Revision of forecasts for dividends in the three months ended September 30, 2009: No

3. Forecasts for the fiscal year ending March 31, 2010 (Consolidated basis)

(Unit: Millions of Yen, except per share data)

	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share
Fiscal year ending March 31, 2010	302,000 (10.8%)	43,000 408.9%	24,000 226.7%	¥17.64

(Note 1) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

(Note 2) Revision of earnings forecasts in the three months ended September 30, 2009: Yes

4. Other Information

- (1) Changes in the scope of consolidated significant subsidiaries in the six months ended September 30, 2009: No
- (2) Changes in significant accounting principles, procedures and presentation
- (a) Changes due to revisions of accounting standards etc.: No
- (b) Changes other than (a) above: No
- (3) Number of common shares issued
- (a) Number of share issued (including treasury shares)
- September 30, 2009: 1,361,071,054 shares; March 31, 2009: 1,361,071,054 shares
- (b) Number of treasury shares
- September 30, 2009: 1,153,851 shares; March 31, 2009: 1,204,949 shares
- (c) Average outstanding shares for the six months ended
- September 30, 2009: 1,359,876,171 shares; September 30, 2008: 1,368,374,905 shares

(Non-Consolidated Financial Highlight)

1. Non-Consolidated Financial Results (for the six months ended September 30, 2009)

(1) Non-Consolidated Operating Results

(Unit: Millions of Yen, except per share data and percentages)

	Ordinary Income	Ordinary Profit	Net Income
Six months ended September 30, 2009	130,703 (15.9%)	22,181 (14.0%)	13,185 (17.7%)
Six months ended September 30, 2008	155,509 9.6%	25,804 (53.7%)	16,034 (52.9%)

	Net Income per Share
Six months ended September 30, 2009	¥9.69
Six months ended September 30, 2008	¥11.71

(Note) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

(2) Non-Consolidated Financial Position

(Unit: Millions of Yen, except per share data and percentages)

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share	Non-Consolidated Capital Adequacy Ratio (Domestic Standards)
September 30, 2009	11,563,127	694,920	6.0%	¥510.90	11.33%*
March 31, 2009	11,693,332	665,595	5.6%	¥489.39	10.78%

(Reference) Own Capital: September 30, 2009: ¥694,791 million; March 31, 2009: ¥665,507 million

* Preliminary

(Note 1) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares) / Total Assets * 100

(Note 2) Non-Consolidated Capital Adequacy Ratio (Domestic Standards) is calculated in accordance with "the standards for determining whether the status of capital adequacy is appropriate in consideration of assets, etc., held by the bank under the provisions of Article 14-2 of the Banking Law (FSA Notification No. 19, 2006)."

2. Forecasts for the fiscal year ending March 31, 2010 (Non-Consolidated basis)

(Unit: Millions of Yen, except per share data)

	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share
Fiscal year ending March 31, 2010	260,000 (11.1%)	42,500 341.3%	24,500 183.1%	¥18.01

(Note) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

(Notes for using forecasts information etc.)

- This information contains a description of future performance. Such description, however, does not guarantee future performance and contains risks and uncertainties. Please take note that future performance may differ from forecasts due to changes in the economic environment. Please refer to "3. Qualitative information related to the consolidated earnings forecasts" on page 3 for assumption of forecasts.
- The Bank is a specified business company under "the Cabinet Office Ordinance on disclosure of Corporate Information, etc." Article 17-15 clause 2, and prepares the interim consolidated and interim non-consolidated financial statements for the 2nd quarter.

【Qualitative Information and Financial Statements】

1. Qualitative information related to the consolidated results of operations

The consolidated 2nd quarter (cumulative year-to-date basis; hereinafter, “the term under review”), saw a decrease in ordinary income of 23,422 million yen as compared to the previous interim term to 154,256 million yen due to a decrease in interest income centered on interest on loans and discounts and a decrease in other ordinary income caused by a decline in income from derivatives other than for trading or hedging. On the other hand, ordinary expenses decreased 20,703 million yen as compared to the previous interim term to 132,809 million yen, despite a decline in interest expenses centered on interest on deposits and decline in other expenses including provision of allowance for loan losses. As a result, ordinary profit decreased by 2,718 million yen as compared to the previous interim term to 21,447 million yen.

2. Qualitative information related to the consolidated financial conditions

In spite of efforts to expand deposits through the pursuit of composite transactions, deposits decreased during the term under review by 144.2 billion yen to 10,014.0 billion yen. Of these deposits, fixed deposits increased during the term under review by 52.2 billion yen to 3,485.0 billion yen. And, in spite of efforts to expand business dealings with individuals and companies, loans and bills discounted decreased during the term under review by 262.1 billion yen to 8,699.1 billion yen.

However, securities increased during the term under review by 108.5 billion yen to 1,457.0 billion yen; of these, government bonds increased during the term under review by 123.9 billion yen to 644.5 billion yen.

In addition, total assets decreased during the term under review by 147.7 billion yen to 11,886.8 billion yen, while net assets increased by 29.1 billion yen to 743.1 billion yen.

3. Qualitative information related to the consolidated earnings forecasts

Consolidated operating results for the term under review showed favorable results, with both ordinary profit and net income surpassing the forecasts we made in May 2009, fueled mainly by gains on sales of stocks and other securities.

Based on such results, the forecasts for ordinary profit and net income for the fiscal year ending March 31, 2010 is revised upward as follows:

(Unit: Millions of Yen)

	Ordinary Income	Ordinary Profit	Net Income
Previous Forecasts (A) (announced on May 13, 2009)	302,000	39,000	21,500
Revised Forecasts (B)	302,000	43,000	24,000
Difference (B)-(A)	-	+4,000	+2,500
Percentage Change (%)	-	+10.2%	+11.6%
(Ref.) Fiscal year ended March 31, 2009	338,729	8,449	7,344

4. Others

(1) Changes in scope of consolidation involving “Specified Subsidiaries” (*Tokutei Kogaisya*) during the period:

Not applicable

(2) Changes in accounting policies, procedures and presentation rules applied in the preparation of the quarterly consolidated financial statements

Not applicable

5.Consolidated Interim Financial Statements

(1) Consolidated Interim Balance Sheets (Unaudited)

	As of September 30, 2008	As of September 30, 2009	(Unit: Millions of Yen) As of March 31, 2009 (Summary)
Assets:			
Cash and due from banks	431,708	671,115	623,224
Call loans and bills bought	150,713	104,213	72,076
Monetary claims bought	267,802	226,908	246,295
Trading assets	30,601	31,356	59,916
Securities	1,246,033	1,457,046	1,348,507
Loans and bills discounted	8,734,143	8,699,187	8,961,222
Foreign exchanges	6,198	5,853	7,257
Lease receivables and investment assets	72,292	62,075	67,498
Other assets	165,550	151,298	134,525
Tangible fixed assets	136,633	129,924	137,076
Intangible fixed assets	16,317	17,919	18,941
Deferred tax assets	55,129	63,759	68,042
Customers' liabilities for acceptances and guarantees	419,984	376,360	400,362
Allowance for loan losses	(85,622)	(110,188)	(110,413)
Total assets	11,647,488	11,886,830	12,034,535
Liabilities:			
Deposits	9,785,865	10,014,056	10,158,230
Negotiable certificates of deposit	185,190	212,293	130,520
Call money and bills sold	224,862	186,514	127,764
Trading liabilities	1,061	1,475	1,426
Borrowed money	106,757	123,469	250,293
Foreign exchanges	65	43	45
Bonds payable	20,000	64,300	34,300
Other liabilities	145,023	141,570	194,063
Provision for retirement benefits	84	107	91
Reserves under the special laws	-	1	0
Provision for reimbursement of deposits	900	892	879
Provision for contingent loss	320	526	420
Deferred tax liabilities for land revaluation	22,333	22,048	22,048
Acceptances and guarantees	419,984	376,360	400,362
Total liabilities	10,912,448	11,143,662	11,320,448
Net assets:			
Capital stock	215,628	215,628	215,628
Capital surplus	177,244	177,244	177,244
Retained earnings	267,702	253,565	247,545
Treasury stock	(6,752)	(677)	(712)
Total shareholders' equity	653,823	645,761	639,706
Valuation difference on available-for-sale securities	4,098	17,388	(5,517)
Deferred gains or losses on hedges	216	(11)	(69)
Revaluation reserve for land	31,927	31,524	31,524
Total valuation and translation adjustments	36,242	48,901	25,937
Subscription rights to shares	29	129	87
Minority interests	44,944	48,377	48,354
Total net assets	735,039	743,168	714,086
Total liabilities and net assets	11,647,488	11,886,830	12,034,535

(2) Consolidated Interim Statements of Income (Unaudited)

(Unit: Millions of Yen)

	For the six months ended September 30, 2008	For the six months ended September 30, 2009	For the year ended March 31, 2009 (Summary)
Ordinary income :	177,678	154,256	338,729
Interest income :	115,445	101,216	224,099
Of which, interest on loans and discounts	95,512	88,750	190,945
Of which, interest and dividends on securities	8,684	8,442	16,263
Fees and commissions	23,449	24,559	47,586
Trading income	444	756	1,169
Other ordinary income	28,458	22,671	54,110
Other income	9,880	5,052	11,763
Ordinary expenses :	153,512	132,809	330,279
Interest expenses :	20,950	9,680	33,318
Of which, interest on deposits	13,472	7,087	22,521
Fees and commissions payments	3,297	4,385	9,281
Trading expenses	-	42	56
Other ordinary expenses	24,248	19,231	45,777
General and administrative expenses	54,684	55,599	111,378
Other expenses	50,331	43,870	130,467
Ordinary profit	24,165	21,447	8,449
Extraordinary income :	1,939	1,016	3,218
Gain on disposal of noncurrent assets	-	-	140
Recoveries of written-off claims	1,939	1,016	3,078
Extraordinary loss :	257	896	1,497
Loss on disposal of noncurrent assets	257	895	1,497
Other	-	0	-
Income before income taxes	25,847	21,567	10,170
Income taxes current	21,115	17,881	21,586
Income taxes deferred	(10,570)	(9,712)	(19,464)
Total income taxes	10,545	8,168	2,121
Minority interests in income	187	572	703
Net income	15,115	12,826	7,344

(3) Consolidated Interim Statements of Changes in Net Assets (Unaudited)

(Unit: Millions of Yen)

	For the six months ended September 30, 2008	For the six months ended September 30, 2009	For the year ended March 31, 2009
Shareholders' equity :			
Capital stock			
Balance at the end of the previous period	215,597	215,628	215,597
Changes of items during the period			
Issuance of new shares	31	-	31
Total changes of items during the period	31	-	31
Balance at the end of current period	215,628	215,628	215,628
Capital surplus			
Balance at the end of the previous period	177,213	177,244	177,213
Changes of items during the period			
Issuance of new shares	31	-	31
Total changes of items during the period	31	-	31
Balance at the end of current period	177,244	177,244	177,244
Retained earnings			
Balance at the end of the previous period	261,520	247,545	261,520
Changes of items during the period			
Dividends from surplus	(8,905)	(6,799)	(15,704)
Net income	15,115	12,826	7,344
Disposal of treasury stock	(27)	(7)	(114)
Retirement of treasury stock	-	-	(5,909)
Reversal of revaluation reserve for land	-	-	408
Total changes of items during the period	6,182	6,019	(13,974)
Balance at the end of current period	267,702	253,565	247,545
Treasury stock			
Balance at the end of the previous period	(705)	(712)	(705)
Changes of items during the period			
Purchase of treasury stock	(6,136)	(17)	(6,391)
Disposal of treasury stock	89	51	476
Retirement of treasury stock	-	-	5,909
Total changes of items during the period	(6,046)	34	(6)
Balance at the end of current period	(6,752)	(677)	(712)
Total shareholders equity			
Balance at the end of the previous period	653,625	639,706	653,625
Changes of items during the period			
Issuance of new shares	62	-	62
Dividends from surplus	(8,905)	(6,799)	(15,704)
Net income	15,115	12,826	7,344
Purchase of treasury stock	(6,136)	(17)	(6,391)
Disposal of treasury stock	62	44	362
Retirement of treasury stock	-	-	-
Reversal of revaluation reserve for land	-	-	408
Total changes of items during the period	197	6,054	(13,918)
Balance at the end of current period	653,823	645,761	639,706

	For the six months ended September 30, 2008	For the six months ended September 30, 2009	For the year ended March 31, 2009
Valuation and translation adjustments :			
Valuation difference on available-for-sale securities			
Balance at the end of the previous period	17,384	(5,517)	17,384
Changes of items during the period			
Net changes of items other than shareholders' equity	(13,286)	22,905	(22,901)
Total changes of items during the period	(13,286)	22,905	(22,901)
Balance at the end of current period	4,098	17,388	(5,517)
Deferred gains or losses on hedges			
Balance at the end of the previous period	(39)	(69)	(39)
Changes of items during the period			
Net changes of items other than shareholders' equity	256	58	(29)
Total changes of items during the period	256	58	(29)
Balance at the end of current period	216	(11)	(69)
Revaluation reserve for land			
Balance at the end of the previous period	31,927	31,524	31,927
Changes of items during the period			
Net changes of items other than shareholders' equity	-	-	(402)
Total changes of items during the period	-	-	(402)
Balance at the end of current period	31,927	31,524	31,524
Total valuation and translation adjustments			
Balance at the end of the previous period	49,271	25,937	49,271
Changes of items during the period			
Net changes of items other than shareholders' equity	(13,029)	22,963	(23,334)
Total changes of items during the period	(13,029)	22,963	(23,334)
Balance at the end of current period	36,242	48,901	25,937
Subscription rights to shares :			
Balance at the end of the previous period	-	87	-
Changes of items during the period			
Net changes of items other than shareholders' equity	29	41	87
Total changes of items during the period	29	41	87
Balance at the end of current period	29	129	87
Minority interests :			
Balance at the end of the previous period	45,450	48,354	45,450
Changes of items during the period			
Net changes of items other than shareholders' equity	(506)	22	2,903
Total changes of items during the period	(506)	22	2,903
Balance at the end of current period	44,944	48,377	48,354
Total net assets :			
Balance at the end of the previous period	748,348	714,086	748,348
Changes of items during the period			
Issuance of new shares	62	-	62
Dividends from surplus	(8,905)	(6,799)	(15,704)
Net income	15,115	12,826	7,344
Purchase of treasury stock	(6,136)	(17)	(6,391)
Disposal of treasury stock	62	44	362
Reversal of revaluation reserve for land	-	-	408
Net changes of items other than shareholders' equity	(13,506)	23,027	(20,342)
Total changes of items during the period	(13,308)	29,081	(34,261)
Balance at the end of current period	735,039	743,168	714,086

6 . Non-Consolidated Interim Financial Statements

(1) Non-Consolidated Interim Balance Sheets (Unaudited)

	(Unit: Millions of Yen)		
	As of September 30, 2008	As of September 30, 2009	As of March 31, 2009 (Summary)
Assets:			
Cash and due from banks	428,927	668,667	620,552
Call loans	150,713	104,213	72,076
Monetary claims bought	255,018	220,206	237,228
Trading assets	30,601	31,356	59,916
Securities	1,249,704	1,466,459	1,357,930
Loans and bills discounted	8,790,801	8,737,583	9,008,333
Foreign exchanges	6,198	5,853	7,257
Other assets	142,385	131,015	112,485
Tangible fixed assets	138,487	131,640	138,825
Intangible fixed assets	15,471	14,511	15,096
Deferred tax assets	45,893	53,060	58,410
Customers' liabilities for acceptances and guarantees	106,027	94,038	101,899
Allowance for loan losses	(71,803)	(95,479)	(96,681)
Total assets	11,288,428	11,563,127	11,693,332
Liabilities:			
Deposits	9,819,212	10,028,148	10,175,032
Negotiable certificates of deposit	185,190	233,793	152,020
Call money	224,862	186,514	127,764
Trading liabilities	1,061	1,475	1,426
Borrowed money	112,520	134,621	259,853
Foreign exchanges	65	289	45
Bonds payable	20,000	64,300	34,300
Other liabilities	106,467	101,556	152,046
Income taxes payable	20,573	17,272	302
Other	85,894	84,284	151,743
Provision for reimbursement of deposits	900	892	879
Provision for contingent loss	320	526	420
Deferred tax liabilities for land revaluation	22,333	22,048	22,048
Acceptances and guarantees	106,027	94,038	101,899
Total liabilities	10,598,961	10,868,207	11,027,737
Net assets:			
Capital stock	215,628	215,628	215,628
Capital surplus	177,244	177,244	177,244
Legal capital surplus	177,244	177,244	177,244
Retained earnings	266,901	253,511	247,133
Legal retained earnings	38,384	38,384	38,384
Other retained earnings	228,516	215,127	208,749
Reserve for advanced depreciation of noncurrent assets	1,490	1,456	1,456
General reserve	118,234	118,234	118,234
Retained earnings brought forward	108,792	95,437	89,059
Treasury stock	(6,752)	(677)	(712)
Total shareholders' equity	653,021	645,706	639,294
Valuation difference on available-for-sale securities	4,272	17,570	(5,241)
Deferred gains or losses on hedges	216	(11)	(69)
Revaluation reserve for land	31,927	31,524	31,524
Total valuation and translation adjustments	36,416	49,084	26,213
Subscription rights to shares	29	129	87
Total net assets	689,467	694,920	665,595
Total liabilities and net assets	11,288,428	11,563,127	11,693,332

(2) Non-Consolidated Interim Statements of Income (Unaudited)

(Unit: Millions of Yen)

	For the six months ended September 30, 2008	For the six months ended September 30, 2009	For the year ended March 31, 2009 (Summary)
Ordinary income:	155,509	130,703	292,609
Interest income:	115,445	101,169	224,047
Of which, interest on loans and discounts	95,638	88,756	191,128
Of which, interest and dividends on securities	8,635	8,456	16,181
Fees and commissions	21,908	21,495	43,969
Trading income	444	329	1,028
Other ordinary income	7,924	2,759	11,790
Other income	9,784	4,949	11,773
Ordinary expenses:	129,705	108,521	282,979
Interest expenses:	21,391	10,142	34,199
Of which, interest on deposits	13,503	7,091	22,566
Fees and commissions payments	5,103	6,418	13,120
Trading expenses	-	42	56
Other ordinary expenses	6,275	2,004	8,896
General and administrative expenses	53,155	52,024	106,721
Other expenses	43,779	37,889	119,985
Ordinary profit	25,804	22,181	9,629
Extraordinary income:	1,287	523	2,229
Gain on disposal of noncurrent assets		-	140
Recoveries of written-off claims		523	2,089
Extraordinary loss:	256	891	1,494
Loss on disposal of noncurrent assets		891	1,494
Income before income taxes	26,834	21,813	10,365
Income taxes current	20,106	17,200	19,533
Income taxes deferred	(9,306)	(8,572)	(17,821)
Total income taxes	10,799	8,628	1,711
Net income	16,034	13,185	8,653

(3) Non-Consolidated Interim Statements of Changes in Net Assets (Unaudited)

(Unit: Millions of Yen)

	For the six months ended September 30, 2008	For the six months ended September 30, 2009	For the year ended March 31, 2009
Shareholders' equity :			
Capital stock			
Balance at the end of the previous period	215,597	215,628	215,597
Changes of items during the period			
Issuance of new shares	31	-	31
Total changes of items during the period	31	-	31
Balance at the end of current period	215,628	215,628	215,628
Capital surplus			
Legal capital surplus			
Balance at the end of the previous period	177,213	177,244	177,213
Changes of items during the period			
Issuance of new shares	31	-	31
Total changes of items during the period	31	-	31
Balance at the end of current period	177,244	177,244	177,244
Total capital surplus			
Balance at the end of the previous period	177,213	177,244	177,213
Changes of items during the period			
Issuance of new shares	31	-	31
Total changes of items during the period	31	-	31
Balance at the end of current period	177,244	177,244	177,244
Retained earnings			
Legal retained earnings			
Balance at the end of the previous period	38,384	38,384	38,384
Changes of items during the period			
Provision of legal retained earnings	0	-	0
Total changes of items during the period	0	-	0
Balance at the end of current period	38,384	38,384	38,384
Other retained earnings			
Reserve for advanced depreciation of noncurrent assets			
Balance at the end of the previous period	1,490	1,456	1,490
Changes of items during the period			
Provision of reserve for advanced depreciation of noncurrent assets	-	-	54
Reversal of reserve for advanced depreciation of noncurrent assets	-	-	(89)
Total changes of items during the period	-	-	(34)
Balance at the end of current period	1,490	1,456	1,456
General reserve			
Balance at the end of the previous period	118,234	118,234	118,234
Changes of items during the period			
Total changes of items during the period	-	-	-
Balance at the end of current period	118,234	118,234	118,234

	For the six months ended September 30, 2008	For the six months ended September 30, 2009	For the year ended March 31, 2009
Retained earnings brought forward			
Balance at the end of the previous period	101,690	89,059	101,690
Changes of items during the period			
Dividends from surplus	(8,905)	(6,799)	(15,704)
Provision of legal retained earnings	(0)	-	(0)
Provision of reserve for advanced depreciation of noncurrent assets	-	-	(54)
Reversal of reserve for advanced depreciation of noncurrent assets	-	-	89
Net income	16,034	13,185	8,653
Disposal of treasury stock	(27)	(7)	(114)
Retirement of treasury stock	-	-	(5,909)
Reversal of revaluation reserve for land	-	-	408
Total changes of items during the period	7,102	6,378	(12,631)
Balance at the end of current period	108,792	95,437	89,059
Total retained earnings			
Balance at the end of the previous period	259,798	247,133	259,798
Changes of items during the period			
Dividends from surplus	(8,905)	(6,799)	(15,704)
Provision of legal retained earnings	-	-	-
Provision of reserve for advanced depreciation of noncurrent assets	-	-	-
Reversal of reserve for advanced depreciation of noncurrent assets	-	-	-
Net income	16,034	13,185	8,653
Disposal of treasury stock	(27)	(7)	(114)
Retirement of treasury stock	-	-	(5,909)
Reversal of revaluation reserve for land	-	-	408
Total changes of items during the period	7,102	6,378	(12,665)
Balance at the end of current period	266,901	253,511	247,133
Treasury stock			
Balance at the end of the previous period	(705)	(712)	(705)
Changes of items during the period			
Purchase of treasury stock	(6,136)	(17)	(6,391)
Disposal of treasury stock	89	51	476
Retirement of treasury stock	-	-	5,909
Total changes of items during the period	(6,046)	34	(6)
Balance at the end of current period	(6,752)	(677)	(712)
Total shareholders equity			
Balance at the end of the previous period	651,903	639,294	651,903
Changes of items during the period			
Issuance of new shares	62	-	62
Dividends from surplus	(8,905)	(6,799)	(15,704)
Net income	16,034	13,185	8,653
Purchase of treasury stock	(6,136)	(17)	(6,391)
Disposal of treasury stock	62	44	362
Retirement of treasury stock	-	-	-
Reversal of revaluation reserve for land	-	-	408
Total changes of items during the period	1,117	6,412	(12,609)
Balance at the end of current period	653,021	645,706	639,294

	For the six months ended September 30, 2008	For the six months ended September 30, 2009	For the year ended March 31, 2009
Valuation and translation adjustments :			
Valuation difference on available-for-sale securities			
Balance at the end of the previous period	17,453	(5,241)	17,453
Changes of items during the period			
Net changes of items other than shareholders' equity	(13,181)	22,812	(22,695)
Total changes of items during the period	(13,181)	22,812	(22,695)
Balance at the end of current period	4,272	17,570	(5,241)
Deferred gains or losses on hedges			
Balance at the end of the previous period	(39)	(69)	(39)
Changes of items during the period			
Net changes of items other than shareholders' equity	256	58	(29)
Total changes of items during the period	256	58	(29)
Balance at the end of current period	216	(11)	(69)
Revaluation reserve for land			
Balance at the end of the previous period	31,927	31,524	31,927
Changes of items during the period			
Net changes of items other than shareholders' equity	-	-	(402)
Total changes of items during the period	-	-	(402)
Balance at the end of current period	31,927	31,524	31,524
Total valuation and translation adjustments			
Balance at the end of the previous period	49,341	26,213	49,341
Changes of items during the period			
Net changes of items other than shareholders' equity	(12,925)	22,870	(23,127)
Total changes of items during the period	(12,925)	22,870	(23,127)
Balance at the end of current period	36,416	49,084	26,213
Subscription rights to shares			
Balance at the end of the previous period	-	87	-
Changes of items during the period			
Net changes of items other than shareholders' equity	29	41	87
Total changes of items during the period	29	41	87
Balance at the end of current period	29	129	87
Total net assets			
Balance at the end of the previous period	701,245	665,595	701,245
Changes of items during the period			
Issuance of new shares	62	-	62
Dividends from surplus	(8,905)	(6,799)	(15,704)
Net income	16,034	13,185	8,653
Purchase of treasury stock	(6,136)	(17)	(6,391)
Disposal of treasury stock	62	44	362
Reversal of revaluation reserve for land	-	-	408
Net changes of items other than shareholders' equity	(12,895)	22,912	(23,040)
Total changes of items during the period	(11,778)	29,324	(35,649)
Balance at the end of current period	689,467	694,920	665,595

. DIGEST OF INTERIM FINANCIAL RESULTS FOR SIX MONTHS ENDED SEPTEMBER 30, 2009

1. Income status

For six months ended

(Unit: Billions of Yen)

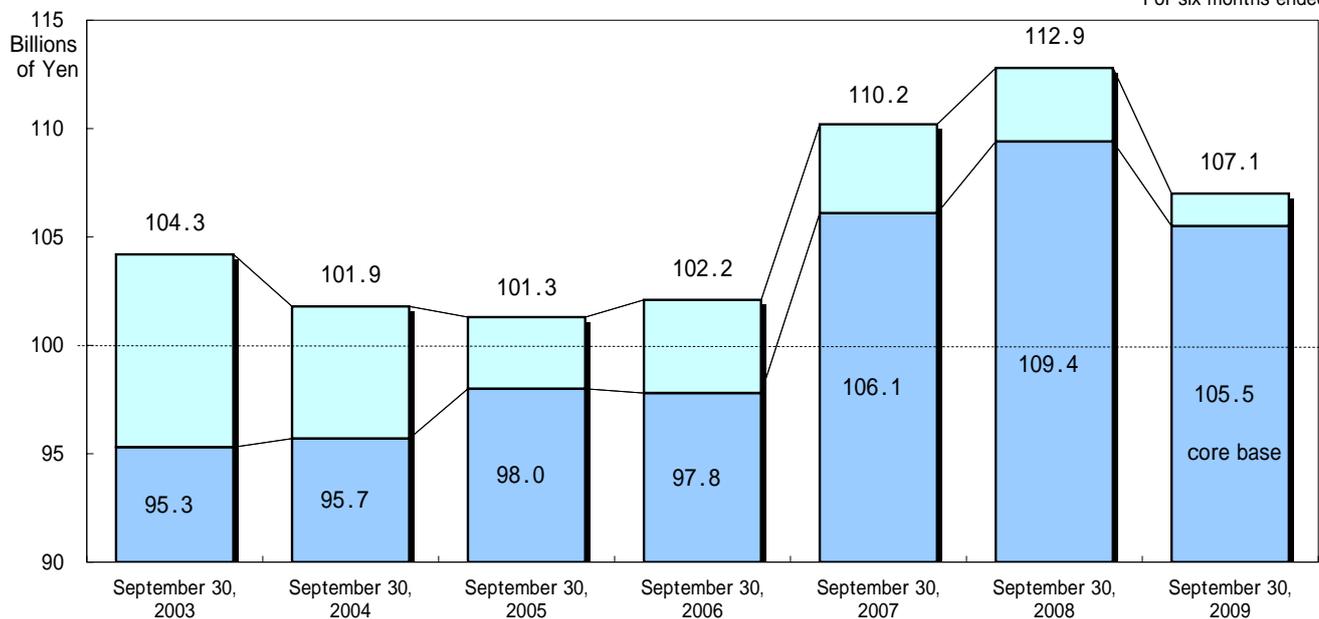
	September 30, 2008	September 30, 2009	Increase / (Decrease)	Ratio of Increase / (Decrease)
1 Gross operating income	112.9	107.1	(5.8)	(5.1%)
2 Gross operating income from domestic operations	110.7	105.8	(4.9)	(4.4%)
3 (Reference) Core base gross operating income (4+5)	109.4	105.5	(3.9)	(3.5%)
4 Interest income	92.8	90.6	(2.2)	(2.3%)
5 Fees and commissions	16.5	14.8	(1.7)	(10.2%)
6 Trading income	0.4	0.3	(0.1)	
7 Other ordinary income	0.9	(0.0)	(0.9)	
8 Gross operating income from international operations	2.1	1.2	(0.9)	(39.9%)
9 Expenses	51.4	49.7	(1.7)	(3.3%)
10 Of which, personnel	19.4	19.2	(0.2)	(0.9%)
11 Of which, facilities	28.6	27.2	(1.4)	(4.8%)
12 Core net business profit (1-9)	61.4	57.3	(4.1)	(6.6%)
13 Provision of allowance for general loan losses	9.5	4.9	(4.6)	
14 Net business profit (1-9-13)	51.9	52.4	0.5	0.9%
15 Non-recurring gains (losses)	(26.1)	(30.2)	(4.1)	
16 Of which, disposal of bad debts	29.2	30.7	1.5	
17 (Reference) Credit costs (13+16)	38.7	35.7	(3.0)	
18 Of which, gains or losses on stocks and other securities	5.1	3.2	(1.9)	
19 Of which, losses on devaluation of stocks and other securities	3.2	0.2	(3.0)	
20 Ordinary profit (14+15)	25.8	22.1	(3.7)	(14.0%)
21 Extraordinary income (loss)	1.0	(0.3)	(1.3)	
22 Of which, recoveries of written-off claims	1.2	0.5	(0.7)	
23 Total income taxes	10.7	8.6	(2.1)	
24 Interim net income (20+21-23)	16.0	13.1	(2.9)	(17.7%)
Real credit costs (17-22)	37.4	35.2	(2.2)	

(1) Gross Operating Income: Gross operating income decreased by 5.8 billion yen mainly due to a decline in domestic interest income and fees and commissions.

Despite the average loan balance increased as compared to the previous interim term, gross operating income decreased 5.8 billion yen as compared to the previous interim term to 107.1 billion yen. This was attributable to a decrease in domestic interest income of 2.2 billion yen (-2.3%) as compared to the previous interim term, reflecting the BOJ rate cut of last year, as well as to a decrease of 1.7 billion yen (-10.2%) as compared to the previous interim term in domestic fees and commissions.

(Reference 1) Transition of gross operating income

For six months ended

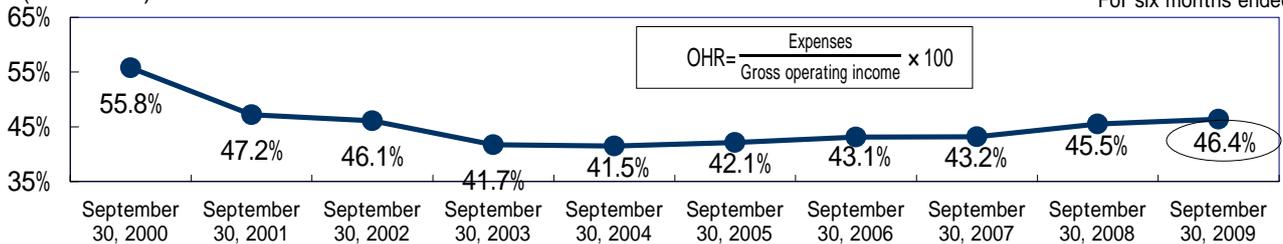


(2) Expenses : Expenses decreased as compared to the previous interim term to 1.7 billion yen. OHR maintained a low level at 46.4%.

Reflecting the bank's further efforts to lower operating costs, expenses decreased 1.7 billion yen as compared to the previous interim term to 49.7 billion yen. Although OHR(overhead ratio) rose to 46.4% due to a drop in gross operating income, the ratio maintained a low level.

(Reference) Transition of OHR

For six months ended

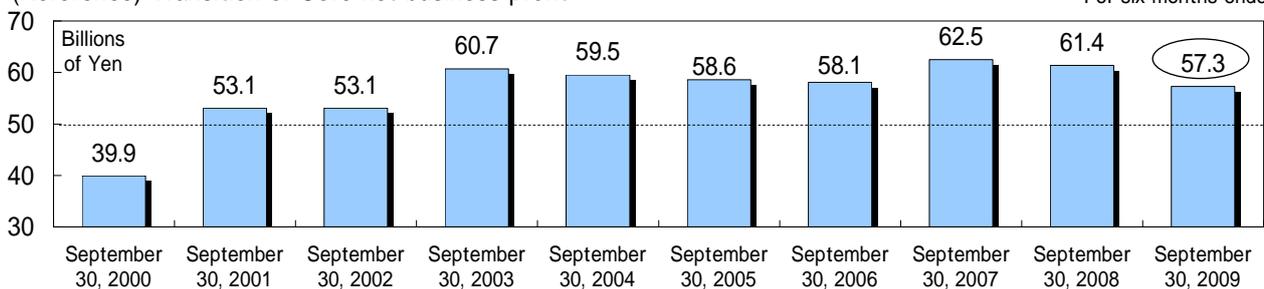


(3) Core Net Business Profit : Reached a high level of 57.3 billion yen.

Although expenses decreased by 1.7 billion yen as compared to the previous interim term, gross operating income decreased by 5.8 billion yen, and as a result, core net business profit decreased by 4.1 billion yen to 57.3 billion yen.

(Reference) Transition of Core net business profit

For six months ended

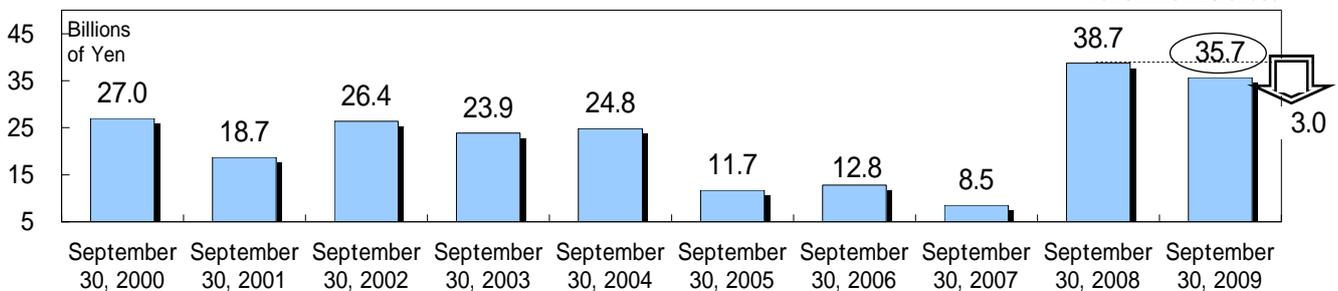


(4) Credit Costs: Credit costs decreased 3.0 billion as compared to the previous interim term to 35.7 billion yen.

Due to reinforced management support efforts and a decrease in customer bankruptcies, etc, credit costs decreased by 3.0 billion yen as compared to the previous interim term to 35.7 billion yen.

(Reference) Credit costs

For six months ended

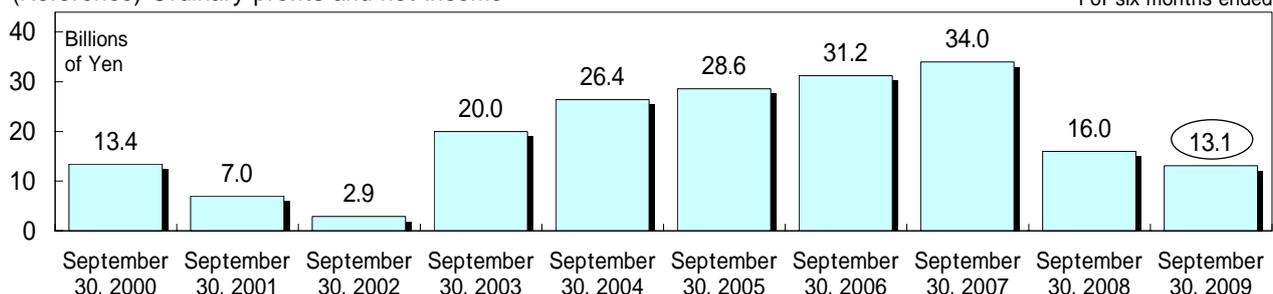


(5) Ordinary Profit and Interim Net Income: Both ordinary profit and interim net income decreased.

Mainly due to a decrease in core net business profit, ordinary profit decreased by 3.7 billion yen as compared to the previous interim term to 22.1 billion yen. And interim net income decreased by 2.9 billion yen as compared to the previous interim term to 13.1 billion yen.

(Reference) Ordinary profits and net income

For six months ended



2. Assets and Liabilities

(1) Loans : Individual loans steadily increased due mainly to housing loans.

As a result of focusing on the regional retailing business, the average balance of individual loans increased by 195.0 billion yen (+ 5.1 %) as compared to the previous interim term.
The average balance of all loans increased by 158.0 billion yen (+ 1.8 %) as compared to the previous interim term.

(Reference 1) Transition of outstanding loan balance

(Unit: Billions of Yen)

	As of September 30, 2007 (A)	As of September 30, 2008 (B)	(B)-(A)	As of September 30, 2009 (C)	(C)-(B)
Loans < outstanding balance >	8,447.7	8,790.8	[4.0%] 343.1	8,737.5	[(0.6%)] (53.3)
Loans to small and medium-sized businesses, etc	6,831.4	7,003.6	[2.5%] 172.2	6,999.7	[(0.0%)] (3.9)
Loans to small and medium-sized businesses	3,239.5	3,159.5	[(2.4%)] (80.0)	3,009.0	[(4.7%)] (150.5)
Loans to Individuals	3,591.9	3,844.1	[7.0%] 252.2	3,990.7	[3.8%] 146.6
Of which, residential loans	3,254.7	3,496.1	[7.4%] 241.4	3,645.0	[4.2%] 148.9
Housing loans	2,147.8	2,339.0	[8.9%] 191.2	2,463.8	[5.3%] 124.8
Apartment loans	1,106.9	1,157.0	[4.5%] 50.1	1,181.1	[2.0%] 24.1
Ratio of loans to small and medium-sized businesses, etc	80.8%	79.6%	(1.2%)	80.1%	0.5%
Ratio of loans to individuals	42.5%	43.7%	1.2%	45.6%	1.9%

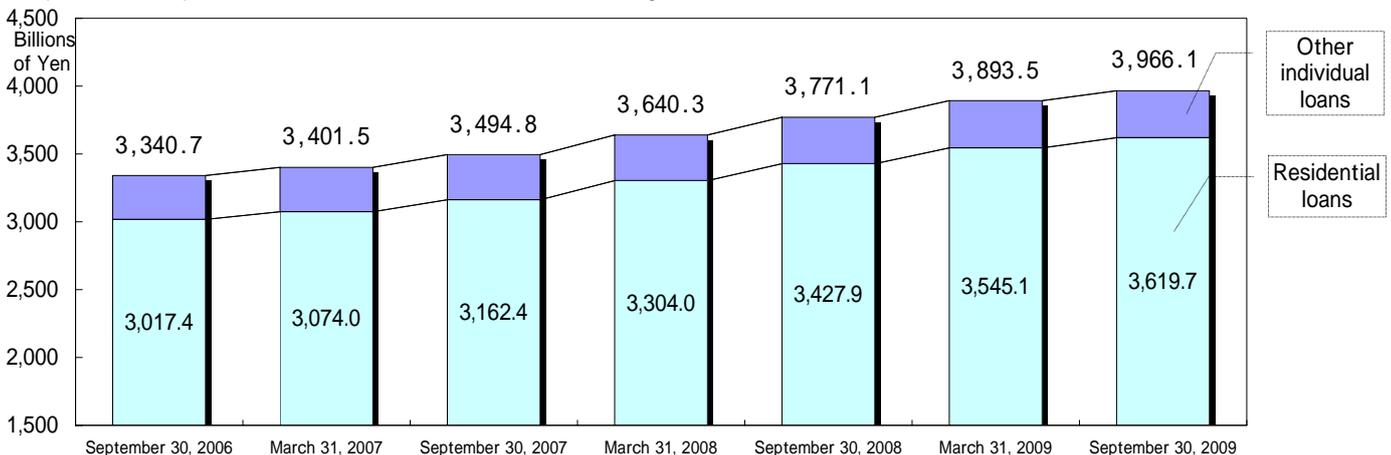
(Reference 2) Transition of average loan balance

For six months ended

(Unit: Billions of Yen)

	September 30, 2007 (A)	September 30, 2008 (B)	(B)-(A)	September 30, 2009 (C)	(C)-(B)
Loans < average balance >	8,250.1	8,724.2	[5.7%] 474.1	8,882.2	[1.8%] 158.0
Loans to small and medium-sized businesses, etc	6,660.9	6,978.1	[4.7%] 317.2	7,078.5	[1.4%] 100.4
Loans to small and medium-sized businesses	3,166.1	3,206.9	[1.2%] 40.8	3,112.4	[(2.9%)] (94.5)
Loans to Individuals	3,494.8	3,771.1	[7.9%] 276.3	3,966.1	[5.1%] 195.0
Of which, residential loans	3,162.4	3,427.9	[8.3%] 265.5	3,619.7	[5.5%] 191.8
Housing loans	2,078.9	2,289.9	[10.1%] 211.0	2,444.0	[6.7%] 154.1
Apartment loans	1,083.4	1,137.9	[5.0%] 54.5	1,175.6	[3.3%] 37.7

(Reference 3) Transition of loans to individuals < average balance >



(2) Deposits : Individual deposits on steady increase, remained at the level of 10 trillion yen.

As a result of our efforts to enhance accessibility to customers and to improve convenience, the average balance of individual deposits increased steadily mainly in Kanagawa by 113.4 billion yen (+1.4%) as compared to the previous term.
Average balance of all of deposits increased by 244.4 billion yen(+2.4%) from the previous interim term to 10,160.1 billion yen.

(Reference 1) Transition of outstanding deposit balance

(Unit: Billions of Yen)

	As of September 30, 2007 (A)	As of September 30, 2008 (B)	(B)-(A)	As of September 30, 2009 (C)	(C)-(B)
Deposits < outstanding balance >	9,654.9	9,819.2	[1.7%] 164.3	10,028.1	[2.1%] 208.9
Of which, individual	7,442.0	7,650.4	[2.8%] 208.4	7,724.9	[0.9%] 74.5
Of which, in Kanagawa Prefecture	7,061.3	7,267.3	[2.9%] 206.0	7,329.6	[0.8%] 62.3
Of which, corporate	1,883.2	1,781.6	[(5.3%)] (101.6)	1,889.7	[6.0%] 108.1

(Reference 2) Transition of average deposit balance

For six months ended

(Unit: Billions of Yen)

	September 30, 2007 (B)	September 30, 2008 (C)	(B)-(A)	September 30, 2009 (C)	(C)-(B)
Deposits < average balance >	9,653.7	9,915.7	[2.7%] 262.0	10,160.1	[2.4%] 244.4
Of which, individual	7,408.3	7,655.5	[3.3%] 247.2	7,768.9	[1.4%] 113.4
Of which, corporate	1,867.0	1,855.5	[(0.6%)] (11.5)	1,916.4	[3.2%] 60.9

(3) Individual deposit assets: Both balance and ratio of non-deposit products for Individuals reached a record high.

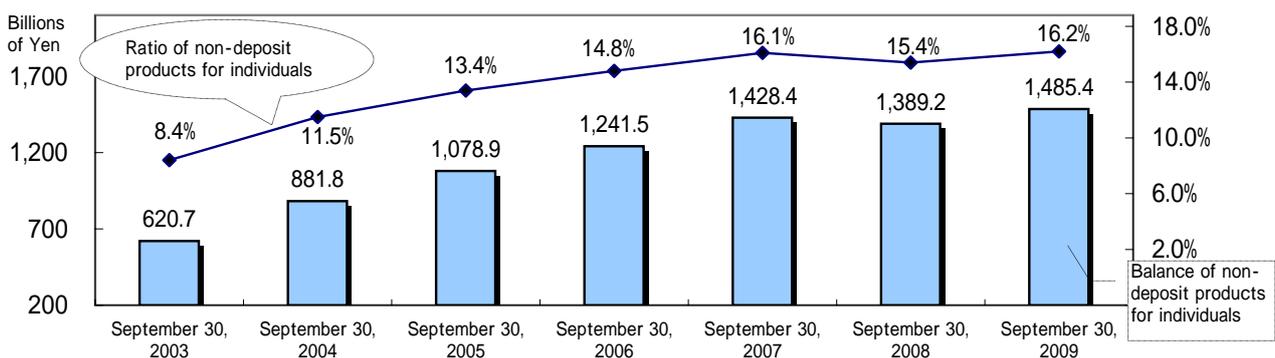
While the balance of investment trusts decreased by 12.7 billion yen as compared to the end of the previous interim term, total balance of non-deposit products for individuals increased by 96.2 billion yen as compared to the end of the previous interim term to 1,485.4 billion yen, as a result of an increase by 125.5 billion yen in the balance of annuity insurance, etc.
And ratio of non-deposit products for individuals increased by 0.8 point as compared to the end of the previous interim term to 16.2%.

(Reference 1) Balance of individual deposit assets

(Unit: Billions of Yen)

	As of September 30, 2007 (A)	As of September 30, 2008 (B)	(B)-(A)	As of September 30, 2009 (C)	(C)-(B)
Investment trusts	495.5	438.6	(56.9)	425.9	(12.7)
Annuity insurance, etc	350.1	392.8	42.7	518.3	125.5
Foreign currency deposits	31.9	39.5	7.6	45.8	6.3
Public bonds	550.8	518.1	(32.7)	495.3	(22.8)
Total balance of non-deposit products for individuals A	1,428.4	1,389.2	(39.2)	1,485.4	96.2
Individual deposits (deposits in yen)	7,410.1	7,610.9	200.8	7,679.0	68.1
Total individual deposit assets B	8,838.5	9,000.2	161.7	9,164.4	164.2
Ratio of non-deposit products for individuals (A/B)	16.1%	15.4%	(0.7%)	16.2%	0.8%

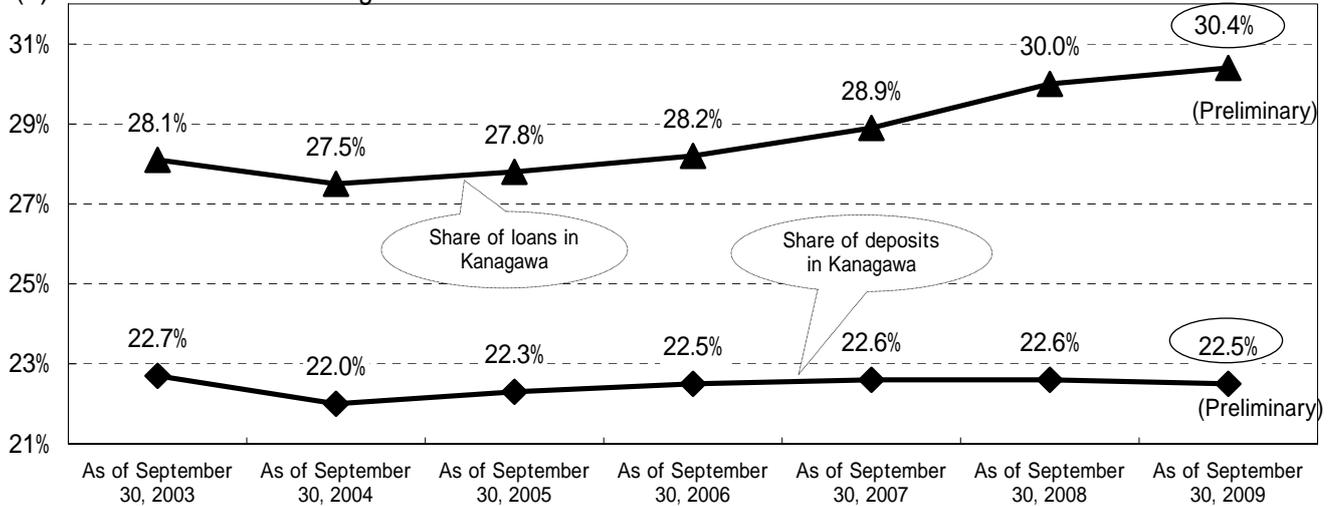
(Reference 2) Transition of balance of non-deposit products for individuals and ratio of non-deposit products for individuals



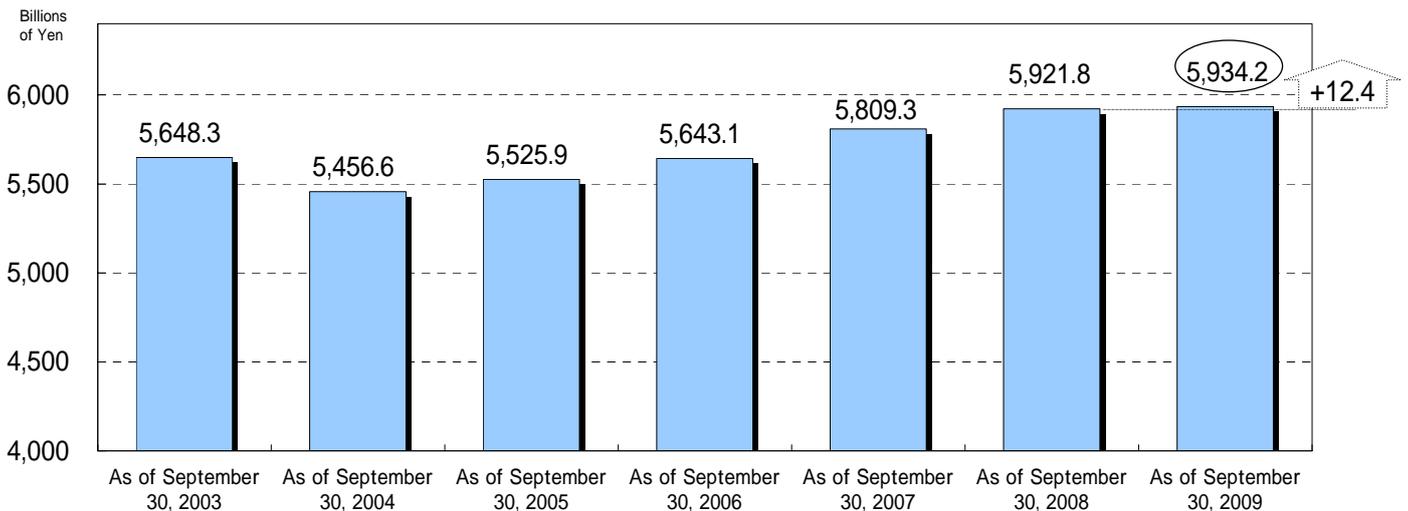
3. Conditions in Kanagawa Prefecture: Share of loans in Kanagawa Prefecture became 30.4 %.

In Kanagawa Prefecture, as a result of active efforts to expand financial transactions along with the strategy of specializing in regional retailing, loans to small and medium-sized businesses, etc in Kanagawa reached 5,934.2 billion yen, an increase of 12.4 billion yen from the end of the previous interim term and the share in Kanagawa became 30.4%. Deposits in Kanagawa steadily increased as well and the balance was 9,232.7 billion yen, an increase of 141.9 billion yen from the end of the previous interim term.

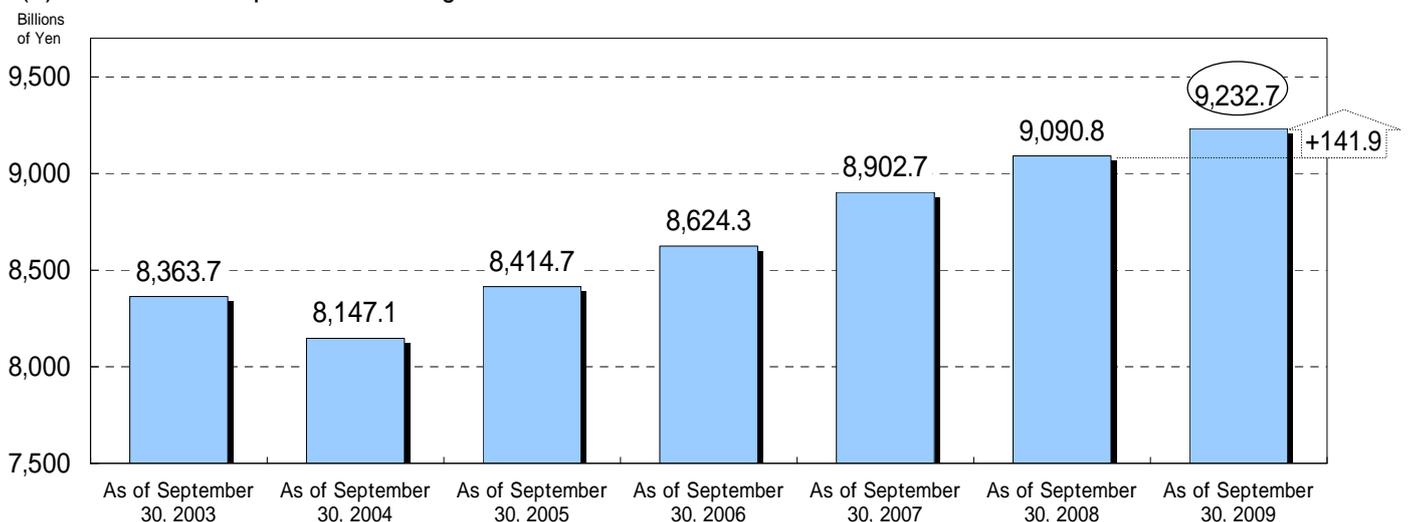
(1) Market shares in Kanagawa Prefecture



(2) Balance of Loans to small and medium-sized businesses, etc. in Kanagawa Prefecture



(3) Balance of Deposits in Kanagawa Prefecture



4. State of Bad debts : Amount of bad debts decreased by 4.1 billion yen .

As a result of improvement in borrowers classification through management improvement support, promoting off-balancing, bad debts (under Financial Revitalization Law) decreased by 4.1 billion yen as compared to the end of the previous term to 289.2 billion yen.

(Reference) Transition of claims disclosed under the Financial Revitalization Law

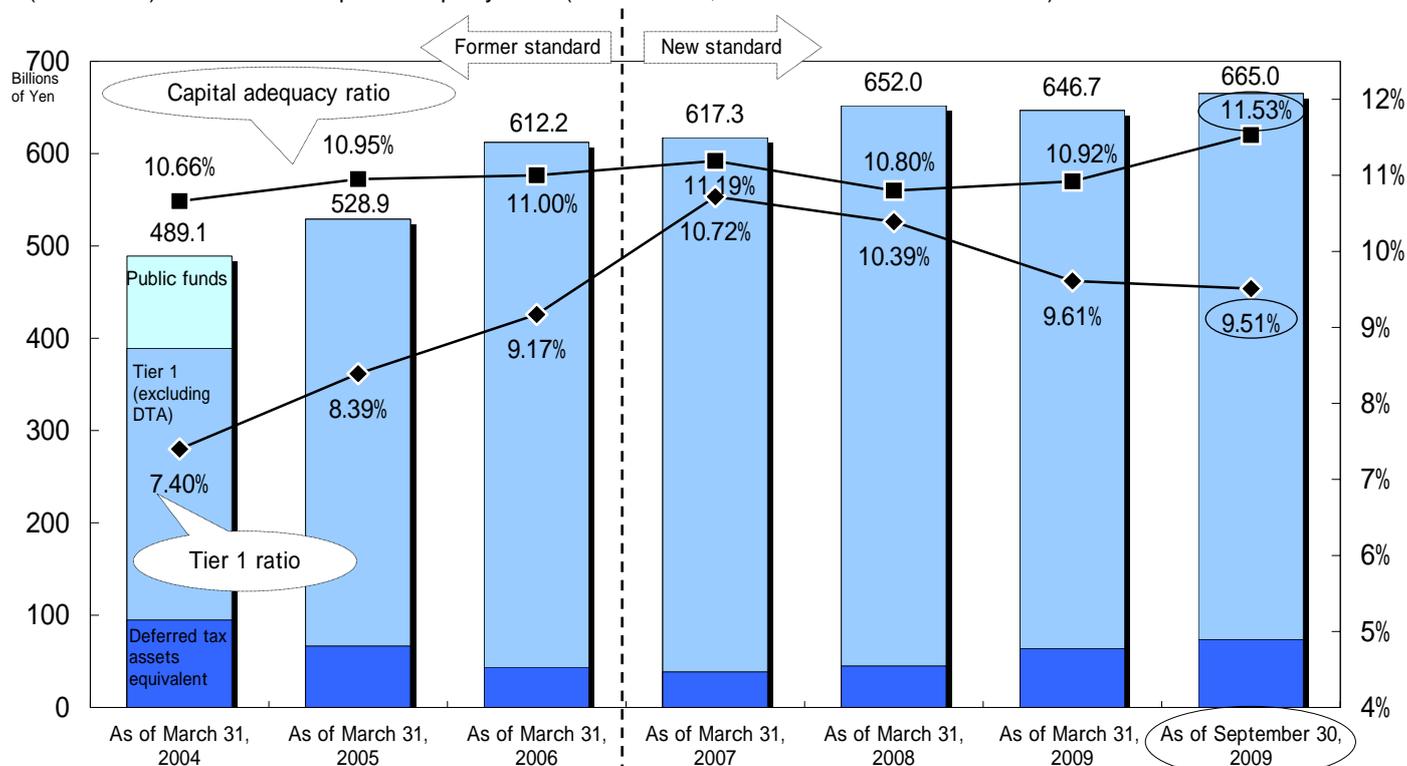
(Unit:Billions of Yen)

	As of September 30, 2008 (A)	As of March 31, 2009 (B)	(B)-(A)	As of September 30, 2009 (C)	(C)-(B)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	74.1	129.6	55.5	117.6	(12.0)
Doubtful claims (in possible bankruptcy)	126.7	130.2	3.5	128.3	(1.9)
Claims in need of special caution	62.8	33.5	(29.3)	43.2	9.7
Sub-total (Claims in need of special caution or below) A	263.7	293.3	29.6	289.2	(4.1)
Claims in need of caution (excluding claims in need of special caution)	963.6	1,110.1	146.5	1,101.4	(8.7)
Claims to normal borrowers (excluding claims in need of caution)	7,895.3	7,917.2	21.9	7,644.6	(272.6)
Normal claims B	8,859.0	9,027.3	168.3	8,746.0	(281.3)
Total (Credit exposures) C=A+B	9,122.8	9,320.7	197.9	9,035.3	(285.4)
Percentage of claims in need of special caution or below A/C	2.8%	3.1%	0.3%	3.2%	0.1%

5. Capital Adequacy Ratio: Capital adequacy ratio reached the level of 11%.

Although risk assets increased, factors such as the procurement of subordinated funds allowed us to reach a strong capital adequacy ratio of 11.53%. In addition, the Tier 1 ratio was 9.51%, which remains at a sufficient level.

(Reference) Transition of capital adequacy ratio (consolidated, based on domestic standards) and Tier1



Risk assets, etc	6,610.0	6,299.8	6,676.3	5,757.4	6,272.4	6,728.6	6,986.0
Tier 1 (excluding DTA) ratio	4.45%	7.33%	8.51%	10.05%	9.67%	8.66%	8.46%

(Note1) From the end of March, 2007, the Capital Adequacy Ratio (domestic standards) has been calculated in accordance with the new standards (Basel II). (Calculation method: [Of risk assets adopted credit risk] FIRB, [Amount equivalent to operational risk] TSA)

(Note2) Core Tier 1 is calculated by deducting the amount equivalent to public funds and the amount equivalent to deferred tax assets (excluding the amount corresponding to unrealized gains (losses) on available-for-sale securities) from Tier 1.

6. Forecasts for Fiscal Year 2009 : Due to a decrease in credit costs, both ordinary profit and net income are expected to increase.

Gross operating income will remain at a high level despite a decline from the previous term is expected because of factors such as a drop in interest income due to the impact of falling interest rates. Due to a decrease in credit costs, both ordinary profit and net income are expected to increase.

In accordance with our dividend policy, we are forecasting an ordinary dividend per share of 10 yen per annum.

< Non-consolidated >

(Unit:Billions of yen)

	Fiscal year 2008	Forecasts for fiscal year 2009	Previous fiscal year 2008 Increase/(decrease)
1 Gross operating income	224.5	212.0	(12.5)
2 Gross operating income from domestic operations	220.3	209.4	(10.9)
3 Of which, Interest income	187.8	177.5	(10.3)
4 Of which, Fees and commissions	30.4	30.8	0.4
5 Of which, Other ordinary income	1.0	0.4	(0.6)
6 Gross operating income from international operations	4.2	2.6	(1.6)
7 Expenses	103.1	99.5	(3.6)
8 Core net business profit	121.3	112.5	(8.8)
9 Ordinary profit	9.6	42.5	32.9
10 Net income	8.6	24.5	15.9
11 Credit costs	87.1	67.0	(20.1)
12 Forecasts for the cash dividend per share(annual)	¥10.00	¥10.00	¥0.00

< Consolidated >

(Unit:Billions of yen)

	Fiscal year 2008	Forecasts for fiscal year 2009	Previous fiscal year 2008 Increase/(decrease)
13 Ordinary profit	8.4	43.0	34.6
14 Net income	7.3	24.0	16.7

(Reference 1) Forecast of average balance of funds for fiscal year 2009 (Domestic operations)

(Unit:Billions of yen)

<Average balance>	Fiscal year 2008	Forecasts for fiscal year 2009	Previous fiscal year 2008 Increase/(decrease)
Interest-earning assets	10,710.5	10,760.0	49.5
Loans and bills discounted	8,832.9	8,780.0	(52.9)
Securities	1,359.7	1,500.0	140.3
Interest-bearing liabilities	10,421.1	10,460.0	38.9
Deposits	9,794.4	9,910.0	115.6

(Reference 2) Forecast of yield and interest margin for fiscal year 2009 (Domestic operations)

(Unit:%)

	Fiscal year 2008	Forecasts for fiscal year 2009	Previous fiscal year 2008 Increase/(decrease)
Yield on interest-earning assets A	1.97	1.80	(0.17)
Loans and bills discounted	2.15	1.97	(0.18)
Securities	1.14	1.09	(0.05)
Yield on interest-bearing liabilities B	0.23	0.16	(0.07)
Deposits	0.21	0.13	(0.08)
Expenses ratio	0.99	0.94	(0.05)
Total funding cost C	1.19	1.07	(0.12)
Yield spread A-B	1.74	1.64	(0.10)
Interest margin between loans and deposits	0.94	0.90	(0.04)
Net interest margin A-C	0.78	0.73	(0.05)

. SELECTED INTERIM FINANCIAL INFORMATION

. 中間決算説明資料

A . SUMMARY OF INTERIM FINANCIAL RESULTS

A . 平成21年度中間決算の概況

1. Profit and Loss
[Non-Consolidated]1. 損益状況
[単体]

For six months ended

(Unit:Millions of Yen)

		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)
Gross operating income	業務粗利益	107,145	(5,809)	112,954
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	108,595	(10,565)	119,160
Gross operating income from domestic operations	国内業務粗利益	105,847	(4,944)	110,791
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	107,288	(9,667)	116,955
Interest income	資金利益	90,676	(2,216)	92,892
Fees and commissions	役務取引等利益	14,890	(1,692)	16,582
Trading income	特定取引利益	329	(80)	409
Other ordinary income	その他業務利益	(49)	(956)	907
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(1,441)	4,722	(6,163)
Gross operating income from international operations	国際業務粗利益	1,298	(864)	2,162
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	1,307	(898)	2,205
Interest income	資金利益	349	(813)	1,162
Fees and commissions	役務取引等利益	187	(35)	222
Trading income	特定取引利益	(42)	(77)	35
Other ordinary income	その他業務利益	804	63	741
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(8)	35	(43)
Expenses	経費(除く臨時処理分)	()	49,747	(1,726)
Personnel	人件費	()	19,252	(178)
Facilities	物件費	()	27,274	(1,384)
Taxes	税金	()	3,220	(164)
Core net business Profit	実質業務純益	57,398	(4,082)	61,480
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	58,848	(8,839)	67,687
Provision of allowance for general loan losses	一般貸倒引当金繰入額	()	4,936	(4,584)
Net business profit	業務純益	52,461	501	51,960
(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(1,449)	4,757	(6,206)
Non-recurring gains (losses)	臨時損益	(30,279)	(4,123)	(26,156)
Disposal of bad debts	不良債権処理額	()	30,791	1,553
Written-off of loans	貸出金償却	()	13,775	3,698
Provision of allowance for specific loan losses	個別貸倒引当金繰入額	()	16,688	(2,260)
Loss on sales of non-performing loans	延滞債権等売却損	()	11	5
Other	その他	()	317	112
(Credit costs +)	(与信費用 +)	()	35,728	(3,030)
Gains or losses on stocks and other securities	株式等関係損益	3,277	(1,868)	5,145
Gains on sales of stocks and other securities	株式等売却益	3,663	(4,827)	8,490
Losses on sales of stocks and other securities	株式等売却損	()	137	21
Losses on devaluation of stocks and other securities	株式等償却	()	248	(2,980)
Other non-recurring gains (losses)	その他の臨時損益	(2,765)	(702)	(2,063)
Ordinary profit	経常利益	22,181	(3,623)	25,804
Extraordinary income (loss)	特別損益	(367)	(1,397)	1,030
Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(891)	(635)	(256)
Loss on disposal of noncurrent assets	固定資産処分損	()	891	635
Recoveries of written-off claims	償却債権取立益	523	(764)	1,287
Interim income before income taxes	税引前中間純利益	21,813	(5,021)	26,834
Income taxes - current	法人税、住民税及び事業税	()	17,200	(2,906)
Income taxes - deferred	法人税等調整額	()	(8,572)	734
Total income taxes	法人税等合計	()	8,628	(2,171)
Interim net income	中間純利益	13,185	(2,849)	16,034
Real credit costs (-)	実質与信費用(-)	()	35,205	(2,266)

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

【Consolidated】		【連結】		For six months ended		(Unit:Millions of Yen)	
				September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	
Consolidated gross operating income	連結粗利益			115,864	(3,437)	119,301	
Interest income	資金利益			91,536	(2,958)	94,494	
Fees and commissions	役務取引等利益			20,173	22	20,151	
Trading income	特定取引利益			713	269	444	
Other ordinary income	その他業務利益			3,440	(769)	4,209	
General and administrative expenses	営業経費	()		55,599	915	54,684	
Credit costs	与信費用	()		41,516	(3,435)	44,951	
Written-off of loans	貸出金償却	()		16,903	4,920	11,983	
Provision of allowance for specific loan losses	個別貸倒引当金繰入額	()		17,989	(3,408)	21,397	
Provision of allowance for general loan losses	一般貸倒引当金繰入額	()		6,295	(5,062)	11,357	
Other	その他	()		328	116	212	
Gains or losses on stocks and other securities	株式等関係損益			3,365	(1,689)	5,054	
Other	その他			(666)	(112)	(554)	
Ordinary profit	経常利益			21,447	(2,718)	24,165	
Extraordinary income (loss)	特別損益			120	(1,561)	1,681	
Interim income before income taxes	税金等調整前中間純利益			21,567	(4,280)	25,847	
Income taxes - current	法人税、住民税及び事業税	()		17,881	(3,234)	21,115	
Income taxes - deferred	法人税等調整額	()		(9,712)	858	(10,570)	
Total income taxes	法人税等合計	()		8,168	(2,377)	10,545	
Minority interests in income	少数株主利益	()		572	385	187	
Interim net income	中間純利益			12,826	(2,289)	15,115	
Real credit costs (including recoveries of written-off claims)	実質与信費用 (償却債権取立益含む)			40,499	(2,513)	43,012	

(注) 連結粗利益 = (資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用)
+ (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

Note: Consolidated gross operating income = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments)
+ (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

【Reference】		【参考】		For six months ended		(Unit:Millions of Yen)	
				September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	
Consolidated net business profit	連結業務純益			63,282	(3,720)	67,002	

(注) 1. 連結業務純益 = 単体実質業務純益 + 子会社経常利益(与信費用控除前) + 関連会社経常利益 × 持分割合 - 内部取引(配当等)
2. 当期より、子会社の経常利益から与信費用を控除しております。なお、従前の基準で算出した場合の「連結業務純益」は、つぎのとおり
であります。

(Note1) Consolidated net business Profit = Non-consolidated core net business profit + Ordinary profit of consolidated subsidiaries (excluding Credit costs)
+ Ordinary profit of equity-method affiliates × share of stockholders equity - internal trade (dividend, etc)

(Note2) Credit costs are deducted from ordinary profit of consolidated subsidiaries from six months ended September 30, 2009. Consolidated net
business profit calculated on the former standard is shown below.

		For six months ended		(Unit:Millions of Yen)	
		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	
Consolidated net business profit	連結業務純益	59,130	(3,446)	62,576	

【Number of Consolidated Subsidiaries】		【連結対象会社数】		For six months ended		(Unit: Number of Companies)	
				September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	
Number of consolidated subsidiaries	連結子会社数			11	2	9	
Number of companies accounted for by the equity method	持分法適用会社数			0	0	0	

2. Average Balance of Use and Source of Funds (Domestics) 2. 資金平残(国内業務部門)

【Non-Consolidated】		【単体】		For six months ended (Unit:Billions of Yen)		
		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	(B)-(C)	September 30, 2007(C)
Interest-earning assets	資金運用勘定	10,698.4	18.1	10,680.3	426.2	10,254.1
Loans and bills discounted	貸出金	8,870.4	158.5	8,711.9	475.6	8,236.3
Loans and bills discounted to small and medium-sized businesses, etc	中小企業等貸出	7,071.8	100.4	6,971.4	319.1	6,652.3
Loans and bills discounted to small and medium-sized businesses	中小企業貸出	3,105.7	(94.5)	3,200.2	42.8	3,157.4
Loans to individuals	個人貸出	3,966.1	195.0	3,771.1	276.3	3,494.8
Securities	有価証券	1,399.2	48.5	1,350.7	(50.4)	1,401.1
Bonds	債券	1,248.1	69.8	1,178.3	(54.0)	1,232.3
Stocks	株式	151.0	(21.4)	172.4	3.7	168.7
Interest-bearing liabilities	資金調達勘定	10,419.2	22.7	10,396.5	365.1	10,031.4
Deposits	預金	9,990.7	201.1	9,789.6	255.8	9,533.8
Deposits from individuals	個人預金	7,722.1	108.6	7,613.5	237.5	7,376.0
External liabilities	外部負債	142.8	(197.1)	339.9	60.7	279.2

3. Interest Margins (Domestics) 3. 利回・利鞘(国内業務部門)

【Non-Consolidated】		【単体】		For six months ended (Unit:%)		
		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	(B)-(C)	September 30, 2007(C)
Yield on interest-earning assets (A)	資金運用利回 A	1.84	(0.15)	1.99	0.06	1.93
Loans and bills discounted	貸出金利回	1.99	(0.19)	2.18	0.02	2.16
Securities	有価証券利回	1.18	(0.04)	1.22	0.16	1.06
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.16	(0.10)	0.26	0.03	0.23
Deposits	預金利回	0.13	(0.11)	0.24	0.03	0.21
External liabilities	外部負債利回	1.29	0.76	0.53	0.05	0.48
Expenses ratio	経費率	0.94	(0.05)	0.99	0.05	0.94
Total funding cost (C)	資金調達原価 C	1.08	(0.14)	1.22	0.08	1.14
Yield spread (A)-(B)	資金運用調達利回差 A - B	1.68	(0.05)	1.73	0.03	1.70
Interest margin between loans and deposits	預貸金利鞘	0.92	(0.01)	0.93	(0.07)	1.00
Net interest margin (A)-(C)	総資金利鞘 A - C	0.76	(0.01)	0.77	(0.02)	0.79

4. Fees and Commissions (Domestics) 4. 役務取引等利益(国内業務部門)

【Non-Consolidated】		【単体】		For six months ended (Unit:Millions of Yen)		
		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	(B)-(C)	September 30, 2007(C)
Fees and commissions - income	役務取引等収益	21,211	(362)	21,573	(1,750)	23,323
Deposits and Loans	預金・貸出業務	8,386	(512)	8,898	(228)	9,126
ATM	ATM関連手数料	2,502	(56)	2,558	133	2,425
Account transfer	口座振替	2,305	26	2,279	60	2,219
Syndicated Loan	シ・ローン関連	1,196	(96)	1,292	(309)	1,601
Remittance	為替業務	5,238	(8)	5,246	(83)	5,329
Securities	証券関連業務	3,530	(148)	3,678	(1,517)	5,195
Investment trusts	投資信託収益	2,790	(369)	3,159	(1,236)	4,395
Agency business	代理業務	458	(156)	614	(25)	639
Safekeeping/safe deposit boxes	保護預り・貸金庫業務	1	(3)	4	(4)	8
Guarantee business	保証業務	476	(58)	534	(36)	570
Others	その他	3,120	524	2,596	143	2,453
Annuity insurance	年金保険関連	2,838	504	2,334	95	2,239
Fees and commissions - expenses	役務取引等費用	6,321	1,330	4,991	(217)	5,208
Fees and commissions - net	役務取引等利益	14,890	(1,692)	16,582	(1,533)	18,115

5. Gains and Losses on Investment Securities 5. 有価証券関係損益

① Gains or Losses on Bonds

① 国債等債券損益

【Non-Consolidated】

【単体】

For six months ended (Unit:Millions of Yen)

		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	(B)-(C)	September 30, 2007(C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(1,449)	4,757	(6,206)	(4,981)	(1,225)
Gain on sales	売却益	554	486	68	(223)	291
Gain on redemption	償還益	-	-	-	-	-
Loss on sales	売却損 (△)	97	(5,566)	5,663	4,417	1,246
Loss on redemption	償還損 (△)	1,858	1,314	544	338	206
Loss on devaluation	償却 (△)	48	(19)	67	3	64

(Reference) Gains (losses) on bonds derivatives

(参考) 債券デリバティブ損益

For six months ended (Unit:Millions of Yen)

		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	(B)-(C)	September 30, 2007(C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	122	(5,878)	6,000	5,049	951
Gains (losses) on bonds + Gains (losses) on bonds derivatives	国債等債券損益(5勘定戻) +債券デリバティブ損益	(1,327)	(1,121)	(206)	68	(274)

② Gains or Losses on stocks and other securities

② 株式等関係損益

【Non-Consolidated】

【単体】

For six months ended (Unit:Millions of Yen)

		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	(B)-(C)	September 30, 2007(C)
Gains (losses) on stocks and other securities	株式等損益(3勘定戻)	3,277	(1,868)	5,145	1,679	3,466
Gain on sales	売却益	3,663	(4,827)	8,490	3,874	4,616
Loss on sales	売却損 (△)	137	21	116	116	0
Loss on devaluation	償却 (△)	248	(2,980)	3,228	2,079	1,149

(Reference) Outright Sales of Stocks
(Cost of Purchase)

(参考) 株式の売却状況(取得原価ベース)

(Unit:Millions of Yen)

		Six months ended September 30, 2009	Years ended March 31, 2009	Six months ended September 30, 2008	Years ended March 31, 2008	Six months ended September 30, 2007
Outright sales	株式売却額	11,198	4,197	3,444	5,488	4,726
Balance as of end of term	期末株式残高	141,911	153,274	168,080	170,560	169,826

6. Net Unrealized Gains on Marketable Securities

6. 時価のある有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2009					As of March 31, 2009			
		Balance sheet amount	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Balance sheet amount	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	139,517	3,955	1,505	3,956	0	125,020	2,450	2,464	13
Available-for-sale	その他有価証券	1,229,564	27,660	36,693	45,618	17,958	1,146,083	(9,033)	25,387	34,421
Equity securities	株式	134,535	17,331	18,749	28,300	10,969	127,031	(1,418)	16,461	17,880
Debt securities	債券	906,626	14,331	12,092	16,365	2,034	807,118	2,239	8,252	6,012
	of Which floating-rate government bonds	うち変動利付国債	177,418	8,058	3,450	8,058	173,733	4,608	4,995	387
Other securities	その他	188,402	(4,001)	5,853	952	4,954	211,933	(9,854)	673	10,528
Total	合計	1,369,081	31,616	38,198	49,574	17,958	1,271,103	(6,582)	27,851	34,434
Equity securities	株式	134,535	17,331	18,749	28,300	10,969	127,031	(1,418)	16,461	17,880
Debt securities	債券	1,046,143	18,286	13,596	20,322	2,035	932,138	4,690	10,716	6,026
Other securities	その他	188,402	(4,001)	5,853	952	4,954	211,933	(9,854)	673	10,528

(注)1. 「その他有価証券」については、時価評価しておりますので、「評価損益」には貸借対照表上額と取得原価との差額を計上しております。
2. 変動利付国債のうち市場価格を時価とみなせない状態にあると判断したものについては、合理的に算定された価額を時価としております。
なお、合理的に算定された価額と市場価格との差額は、21年9月末は、9,621百万円、21年3月末は10,326百万円であります。

(Note1) "Available-for-sale securities" are marked to market; the difference between the balance sheet figure and the acquisition cost is posted as "Net"

(Note2) For floating-rate government bonds, bonds which were determined that their market prices cannot be deemed as fair values, have been valued based on the prices reasonably calculated.

The difference between reasonably calculated prices and market prices was ¥9,621 million at the end of September 2009 and ¥10,326 million at the end of March 2009.

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2009					As of March 31, 2009			
		Balance sheet amount	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Balance sheet amount	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	140,531	3,961	1,514	3,962	0	126,037	2,447	2,464	16
Available-for-sale	その他有価証券	1,231,804	27,307	36,915	45,868	18,560	1,148,099	(9,608)	25,484	35,092
	Equity securities	136,775	16,978	18,970	28,550	11,571	129,047	(1,992)	16,558	18,551
	Debt securities	906,626	14,331	12,092	16,365	2,034	807,118	2,239	8,252	6,012
	of Which floating-rate government bonds	177,418	8,058	3,450	8,058	—	173,733	4,608	4,995	387
	Other securities	188,402	(4,001)	5,853	952	4,954	211,933	(9,854)	673	10,528
Total	合計	1,372,336	31,269	38,429	49,831	18,561	1,274,136	(7,160)	27,948	35,108
	Equity securities	136,775	16,978	18,970	28,550	11,571	129,047	(1,992)	16,558	18,551
	Debt securities	1,047,157	18,293	13,606	20,328	2,035	933,156	4,687	10,716	6,029
	Other securities	188,402	(4,001)	5,853	952	4,954	211,933	(9,854)	673	10,528

(注)1. 「その他有価証券」については、時価評価しておりますので、「評価損益」には連結貸借対照表上額と取得原価との差額を計上しております。

2. 変動利付国債のうち市場価格を時価とみなせない状態にあると判断したものについては、合理的に算定された価額を時価としております。

なお、合理的に算定された価額と市場価格との差額は、21年9月末は、9,621百万円、21年3月末は10,326百万円であります。

(Note1) "Available-for-sale securities" are marked to market; the difference between the consolidated balance sheet figure and the acquisition cost is posted as "Net"

(Note2) For floating-rate government bonds, bonds which were determined that their market prices cannot be deemed as fair values, have been valued based on the prices reasonably calculated.

The difference between reasonably calculated prices and market prices was ¥9,621 million at the end of September 2009 and ¥10,326 million at the end of March 2009.

(Reference) The carrying values of debt securities with specific maturities by contractual maturities for securities classified as available-for-sale and held-to-maturity.

(参考) その他有価証券のうち満期があるもの及び満期保有目的の債券の償還予定額

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of september 30, 2009				As of March 31, 2009			
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
Bonds	債券	140,676	710,161	259,167	145,513	123,411	667,457	169,658	186,852
	Japanese national government bonds	55,138	295,281	177,047	116,041	20,036	253,408	95,928	150,231
	Japanese local government bonds	20,813	131,226	42,010	2,000	21,507	118,201	36,303	6,997
	Japanese corporate bonds	64,724	283,653	40,110	27,472	81,868	295,847	37,425	29,622
Others	その他	8,814	9,937	247	241,764	6,940	12,959	262	264,830
Total	合計	149,490	720,098	259,415	387,277	130,351	680,417	169,920	451,683

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of september 30, 2009				As of March 31, 2009			
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
Bonds	債券	140,686	711,175	259,167	145,513	123,423	668,474	169,658	186,852
	Japanese national government bonds	55,138	296,295	177,047	116,041	20,036	254,425	95,928	150,231
	Japanese local government bonds	20,813	131,226	42,010	2,000	21,507	118,201	36,303	6,997
	Japanese corporate bonds	64,734	283,653	40,110	27,472	81,880	295,847	37,425	29,622
Others	その他	8,814	9,937	247	241,764	6,940	12,959	262	264,830
Total	合計	149,501	721,113	259,415	387,277	130,363	681,434	169,920	451,683

7. Expenses and Employees

7. 経営合理化の状況

Expenses [Non-Consolidated]		経費の推移 [単体]		For six months ended (Millions of Yen)		
		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	(B)-(C)	September 30, 2007(C)
Personnel	人件費	19,252	(178)	19,430	1,463	17,967
Facilities	物件費	27,274	(1,384)	28,658	2,211	26,447
Taxes	税金	3,220	(164)	3,384	109	3,275
Expenses	経費	49,747	(1,726)	51,473	3,784	47,689
(Reference)		(参考)		(%)		
OHR	OHR	46.4	0.9	45.5	2.3	43.2

General and administrative expenses [Non-Consolidated]		営業経費の内訳 [単体]		For six months ended (Millions of Yen)		
		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	(B)-(C)	September 30, 2007(C)
Salaries and allowance	給料・手当	16,455	(382)	16,837	1,234	15,603
Retirement allowance cost	退職給付費用	2,825	838	1,987	379	1,608
Welfare	福利厚生費	187	(6)	193	3	190
Depreciation	減価償却費	5,317	(1,538)	6,855	1,607	5,248
Rent of premises and equipment	土地建物機械賃借料	3,269	214	3,055	196	2,859
Repairing expenses	営繕費	156	(23)	179	(15)	194
Stationery and supplies	消耗品費	652	(159)	811	98	713
Utilities	給水光熱費	672	(25)	697	63	634
Allowance for business trips	旅費	73	(24)	97	13	84
Communication expenses	通信費	640	25	615	29	586
Advertisement	広告宣伝費	726	(50)	776	163	613
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	226	(64)	290	19	271
Taxes	租税公課	3,220	(164)	3,384	109	3,275
Others	その他	17,600	227	17,373	121	17,252
General and administrative expenses	営業経費	52,024	(1,131)	53,155	4,020	49,135

Employees and Officers [Non-Consolidated]		人員の推移 [単体]		(Number of People)		
		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Total employees	総人員	4,702	158	68	4,544	4,634
Actual employees	実働人員	4,034	104	12	3,930	4,022
Directors and auditors	役員	15	1	1	14	14
Executive officers	執行役員	10	0	(1)	10	11

Branches (Domestic Branch) [Non-Consolidated]		店舗等の推移 (国内店舗数の推移) [単体]		(Number of Branches)		
		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Full-banking branches	フルバンキング店舗	64	0	0	64	64
Functionally specialized outlets	機能特化店舗	140	2	3	138	137
Of which, Sub-branches	うち出張所	9	1	1	8	8
Total	店舗数	204	2	3	202	201
Of which, Branches in Kanagawa Prefecture	うち神奈川県内	179	2	3	177	176
ATM locations	無人店舗数	407	6	8	401	399
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	364	5	7	359	357
Housing Loan Centers	住宅ローンセンター	26	0	0	26	26
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	23	0	0	23	23

(Overseas)
【Non-Consolidated】(海外拠点数の推移)
【単体】

(Number of Branches)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Branches	支店	0	0	0	0	0
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	4	0	0	4	4
Total	拠点数	4	0	0	4	4
Subsidiaries	現地法人	0	0	0	0	0

8. Net Business Profit

8. 業務純益

【Non-Consolidated】

【単体】

For six months ended

(Unit:Millions of Yen)

		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	(B)-(C)	September 30, 2007(C)
Core net business profit	実質業務純益	57,398	(4,082)	61,480	(1,059)	62,539
As per employee (in thousands of yen)	職員一人当たり(千円)	14,414	(1,517)	15,931	(1,453)	17,384
Net business profit	業務純益	52,461	501	51,960	(9,630)	61,590
As per employee (in thousands of yen)	職員一人当たり(千円)	13,174	(290)	13,464	(3,656)	17,120

(注)職員数は、実働人員(出向者を除くベース)の平残を使用しております。

Note: The amount of "as per employee" is calculated on the basis of the average of actual number of employees (excluding transferees).

9. Return on Equity

9. ROE

【Non-Consolidated】

【単体】

For six months ended

(Unit:%)

		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	(B)-(C)	September 30, 2007(C)
Core net business profit per own capital	実質業務純益ベース	16.87	(0.81)	17.68	0.16	17.52
Interim net income per own capital	中間純利益ベース	3.87	(0.74)	4.61	(4.94)	9.55

10. Return on Assets

10. ROA

【Non-Consolidated】

【単体】

For six months ended

(Unit:%)

		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	(B)-(C)	September 30, 2007(C)
Core net business profit per average total assets	実質業務純益ベース	1.00	(0.08)	1.08	(0.06)	1.14
Interim net income per average total assets	中間純利益ベース	0.23	(0.05)	0.28	(0.34)	0.62

11. Retirement Allowance

11. 退職給付関連

Projected benefit obligation

退職給付債務残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	As of September 30, 2008(B)	(B)-(C)	As of September 30, 2007(C)
Projected benefit obligation (beginning of term)	退職給付債務(期首)	73,454	111	73,343	(401)	73,744
(Discount rate)	(割引率)	2.0%	0.0%	2.0%	0.0%	2.0%
Fair value of plan assets (beginning of term)	年金資産(期首)	57,590	(10,595)	68,185	(10,723)	78,908
Prepaid pension cost (beginning of term)	前払年金費用(期首)	(28,691)	492	(29,183)	(448)	(28,735)
Unrecognized prior service cost (beginning of term)	未認識過去勤務債務(期首)	—	153	(153)	306	(459)
Unrecognized actuarial loss (beginning of term)	未認識数理計算上の差異(期首)	44,555	10,061	34,494	10,464	24,030

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	As of September 30, 2008(B)	(B)-(C)	As of September 30, 2007(C)
Projected benefit obligation (beginning of term)	退職給付債務(期首)	73,650	141	73,509	(373)	73,882

Retirement Benefit Costs 【Non-Consolidated】		退職給付費用 【単体】		For six months ended (Unit:Millions of Yen)		
		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	(B)-(C)	September 30, 2007(C)
Retirement benefit costs	退職給付費用	2,825	838	1,987	379	1,608
Service cost	勤務費用	596	42	554	(6)	560
Interest cost	利息費用	734	1	733	(4)	737
Expected return on plan assets	期待運用収益	(887)	160	(1,047)	90	(1,137)
Amortization of prior service cost	過去勤務債務の費用処理額	—	153	(153)	0	(153)
Recognized actuarial loss	数理計算上の差異の費用処理額	2,184	451	1,733	436	1,297
Other retirement cost	その他	197	31	166	(137)	303

【Consolidated】		【連結】		For six months ended (Unit:Millions of Yen)		
		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	(B)-(C)	September 30, 2007(C)
Retirement benefit costs	退職給付費用	2,851	841	2,010	388	1,622

12. Deferred Tax Assets

12. 繰延税金資産

Tax effects of the items comprising net deferred tax assets and liabilities

繰延税金資産・負債の主な発生原因別内訳

【Non-Consolidated】		【単体】		For six months ended (Unit:Millions of Yen)			
		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31,2009(B)	As of September 30,2008(C)	
Allowance for loan losses	貸倒引当金	60,932	5,350	15,486	55,582	45,446	
Losses on devaluation of securities	有価証券有税償却	3,455	(26)	(2,270)	3,481	5,725	
Valuation difference on available-for-sale securities	その他有価証券評価差額金	-	(3,792)	-	3,792	-	
Others	その他	14,122	2,123	1,065	11,999	13,057	
Subtotal deferred tax assets (A)	繰延税金資産小計 A	78,511	3,656	14,282	74,855	64,229	
Valuation allowance (B)	評価性引当額 B	(3,958)	46	2,288	(4,004)	(6,246)	
Total deferred tax assets (A+B) (C)	繰延税金資産合計(A+B) C	74,553	3,702	16,571	70,851	57,982	
Valuation difference on available-for-sale securities	その他有価証券評価差額金	10,090	10,090	9,798	-	292	
Gains on contribution of the employee's retirement benefit trust	退職給付信託設定益	6,978	0	(455)	6,978	7,433	
Others	その他	4,424	(1,038)	63	5,462	4,361	
Total deferred tax liabilities (D)	繰延税金負債合計 D	21,492	9,052	9,404	12,440	12,088	
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額(C-D)	53,060	(5,350)	7,167	58,410	45,893	
Net deferred tax assets excluding net deferred tax liabilities relating to valuation difference on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	63,142	8,572	16,808	54,570	46,334	

【Consolidated】		【連結】		For six months ended (Unit:Millions of Yen)			
		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31,2009(B)	As of September 30,2008(C)	
Net deferred tax assets	繰延税金資産(純額)の計上額	63,759	(4,283)	8,630	68,042	55,129	
Net deferred tax assets excluding net deferred tax liabilities relating to valuation difference on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	73,721	9,712	18,247	64,009	55,474	

【参考】

当行は、「繰延税金資産の回収可能性の判断に関する監査上の取扱い(日本公認会計士協会監査委員会報告第66号)」第5項第1号における「例示区分」(業績は安定しているが、期末における将来減算一時差異を十分に上回るほどの課税所得がない会社等)に該当しております。

(Reference)

The Bank falls under “Illustrated Segment ” (performance is stable but without taxable income that exceeds the temporary difference in future subtraction at the end of term) under paragraph 5, item 1 of “Auditing Treatment concerning Determination of Recoverability of Deferred Tax Assets (Japanese Institute of Certified Public Accountants, Audit Committee Report, No.66).”

13. Capital Adequacy Ratio (Domestic Standards)

13. 自己資本比率 (国内基準)

FIRB (Foundation Internal Ratings Based) approach is adopted for the calculation of assets exposed to credit risk, based on the Domestic Standard.

当行は、国内基準を適用のうえ、信用リスク・アセットの算出においては基礎的内部格付手法を採用しております。

【Consolidated】

【連結】

(Unit: Billions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5) ÷ (6)	11.53 %	0.61 %	1.34 %	10.92 %	10.19 %
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2) ÷ (6)	9.51 %	(0.10 %)	(0.61 %)	9.61 %	10.12 %
(2) Tier 1 capital	(2) Tier 1	665.0	18.3	12.7	646.7	652.3
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考 Tier 1に含まれる繰延税金資産相当額]	[73.7]	[9.7]	[18.3]	[64.0]	[55.4]
Capital stock	資本金	215.6	0.0	0.0	215.6	215.6
Capital surplus	資本剰余金	177.2	0.0	0.0	177.2	177.2
Retained earnings	利益剰余金	253.5	6.0	(14.2)	247.5	267.7
Treasury stock	自己株式	(0.6)	0.1	6.1	(0.7)	(6.7)
Distributed income (estimated)	社外流出予定額	(7.0)	0.0	0.0	(7.0)	(7.0)
Subscription rights to shares	新株予約権	0.1	0.1	0.1	0.0	0.0
Minority interests of affiliate companies	連結子法人等の少数株主持分	48.4	0.0	3.5	48.4	44.9
(Of which, Preferred securities issued by overseas SPCs)	うち海外特別目的会社の発行する優先出資証券	40.0	0.0	0.0	40.0	40.0
Goodwill equivalent	のれん相当額	(2.1)	0.3	(2.3)	(2.4)	0.2
Capital equivalents increased as a result of securitization transactions	証券化取引に伴い増加した自己資本相当額	(7.5)	0.4	0.7	(7.9)	(8.2)
50% of the amount of expected loss exceeding appropriate reserve	期待損失額が適格引当金を上回る額の50%相当額	(12.6)	11.5	18.3	(24.1)	(30.9)
(3) Tier 2 capital	(3) Tier 2	163.1	40.6	117.6	122.5	45.5
Allowance for general loan losses	一般貸倒引当金	1.7	0.6	0.7	1.1	1.0
The amount of revaluation reserve for land qualified as capital	自己資本に計上された土地再評価差額	24.1	0.0	(0.3)	24.1	24.4
Subordinated loans, etc	負債性資本調達手段等	137.3	40.0	117.3	97.3	20.0
(4) Deductions	(4) 控除項目	22.2	(12.1)	(19.0)	34.3	41.2
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	805.8	71.0	149.3	734.8	656.5
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	6,986.0	257.4	543.8	6,728.6	6,442.2
On balanced	オン・バランス	6,254.1	173.7	454.6	6,080.4	5,799.5
Off balanced	オフ・バランス	290.7	77.4	81.1	213.3	209.6
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	441.1	6.3	8.1	434.8	433.0

【Non-Consolidated】

【単体】

(Unit: Billions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5) ÷ (6)	11.33 %	0.55 %	1.20 %	10.78 %	10.13 %
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2) ÷ (6)	9.41 %	(0.15 %)	(0.76 %)	9.56 %	10.17 %
(2) Tier 1 capital	(2) Tier 1	651.9	18.1	11.2	633.8	640.7
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考 Tier 1に含まれる繰延税金資産相当額]	[63.1]	[8.6]	[16.8]	[54.5]	[46.3]
Capital stock	資本金	215.6	0.0	0.0	215.6	215.6
Legal capital surplus	資本準備金	177.2	0.0	0.0	177.2	177.2
Legal retained earnings	利益準備金	38.3	0.0	0.0	38.3	38.3
Other retained earnings	その他利益剰余金	215.1	6.4	(13.4)	208.7	228.5
Others	その他	40.2	0.0	0.0	40.2	40.2
Treasury stock	自己株式	(0.6)	0.1	6.1	(0.7)	(6.7)
Distributed income (estimated)	社外流出予定額	(7.0)	0.0	0.0	(7.0)	(7.0)
Subscription rights to shares	新株予約権	0.1	0.1	0.1	0.0	0.0
Capital equivalents increased as a result of securitization transactions	証券化取引に伴い増加した自己資本相当額	(7.5)	0.4	0.7	(7.9)	(8.2)
50% of the amount of expected loss exceeding appropriate reserve	期待損失額が適格引当金を上回る額の50%相当額	(19.6)	11.2	17.6	(30.8)	(37.2)
(3) Tier 2 capital	(3) Tier 2	161.4	40.0	117.0	121.4	44.4
Allowance for general loan losses	一般貸倒引当金	0.0	0.0	0.0	0.0	0.0
The amount of revaluation reserve for land qualified as capital	自己資本に計上された土地再評価差額	24.1	0.0	(0.3)	24.1	24.4
Subordinated loans, etc	負債性資本調達手段等	137.3	40.0	117.3	97.3	20.0
(4) Deductions	(4) 控除項目	28.8	(11.7)	(17.9)	40.5	46.7
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	784.4	69.7	146.0	714.7	638.4
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	6,922.8	293.4	623.4	6,629.4	6,299.4
On balanced	オン・バランス	6,229.2	210.6	536.0	6,018.6	5,693.2
Off balanced	オフ・バランス	271.8	79.2	83.9	192.6	187.9
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	421.8	3.8	3.6	418.0	418.2

B . LOANS AND OTHER ASSETS INFORMATION

B . 貸出金等の状況

1. Risk Managed Loan Information

1 . リスク管理債権の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Loans to borrowers in bankruptcy	破綻先債権額	87,057	(17,380)	36,982	104,437	50,075
Past due loans	延滞債権額	155,511	4,005	7,831	151,506	147,680
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	12,835	4,305	3,995	8,530	8,840
Restructured loans	貸出条件緩和債権額	30,421	5,436	(23,617)	24,985	54,038
Total	合計	285,825	(3,635)	25,191	289,460	260,634
(Amount of partial direct written-off)		(部分直接償却額)				
		102,024	23,842	30,546	78,182	71,478
Loans and bills discounted	貸出金残高(未残)	8,737,583	(270,750)	(53,218)	9,008,333	8,790,801

(注) 1. リスク管理債権額は、部分直接償却実施後の金額で表示しております。

2. 未収利息不計上の基準は、自己査定に基づく債務者区分によりおこなっております。

Note 1: The amounts are presented after partial direct written-off.

2: The standard of accrued interest for non-performing loans is based on borrowers classification under the self-assessment guidelines.

【Non-Consolidated】

【単体】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Loans to borrowers in bankruptcy	破綻先債権額	0.9	(0.2)	0.4	1.1	0.5
Past due loans	延滞債権額	1.7	0.1	0.1	1.6	1.6
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	0.1	0.1	0.0	0.0	0.1
Restructured loans	貸出条件緩和債権額	0.3	0.1	(0.3)	0.2	0.6
Total	合計	3.2	0.0	0.3	3.2	2.9

【Consolidated】

【連結】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Loans to borrowers in bankruptcy	破綻先債権額	87,078	(17,488)	36,914	104,566	50,164
Past due loans	延滞債権額	161,407	5,350	9,105	156,057	152,302
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	12,835	4,300	3,993	8,535	8,842
Restructured loans	貸出条件緩和債権額	30,421	5,436	(23,617)	24,985	54,038
Total	合計	291,743	(2,401)	26,396	294,144	265,347
(Amount of partial direct written-off)		(部分直接償却額)				
		114,455	25,427	32,977	89,028	81,478
Loans and bills discounted	貸出金残高(未残)	8,699,187	(262,035)	(34,956)	8,961,222	8,734,143

(注) 1. リスク管理債権額は、部分直接償却実施後の金額で表示しております。

2. 未収利息不計上の基準は、自己査定に基づく債務者区分によりおこなっております。

Note 1: The amounts are presented after partial direct written-off.

2: The standard of accrued interest for non-performing loans is based on borrowers classification under the self-assessment guidelines.

【Consolidated】

【連結】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Loans to borrowers in bankruptcy	破綻先債権額	1.0	(0.1)	0.5	1.1	0.5
Past due loans	延滞債権額	1.8	0.1	0.1	1.7	1.7
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	0.1	0.1	0.0	0.0	0.1
Restructured loans	貸出条件緩和債権額	0.3	0.1	(0.3)	0.2	0.6
Total	合計	3.3	0.1	0.3	3.2	3.0

2. Allowance for Loan Losses

2. 貸倒引当金の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Allowance for loan losses	貸倒引当金	95,479	(1,202)	23,676	96,681	71,803
Allowance for general loan losses	一般貸倒引当金	41,634	4,937	10,578	36,697	31,056
Allowance for specific loan losses	個別貸倒引当金	53,844	(6,139)	13,097	59,983	40,747
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Allowance for loan losses	貸倒引当金	110,188	(225)	24,566	110,413	85,622
Allowance for general loan losses	一般貸倒引当金	49,761	5,801	11,601	43,960	38,160
Allowance for specific loan losses	個別貸倒引当金	60,427	(6,026)	12,965	66,453	47,462
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

3. Percentage of Allowance to Total Risk Managed Loans

3. リスク管理債権に対する引当率

【Non-Consolidated】

【単体】

(Unit:%)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Allowance for specific loan losses	個別貸倒引当金					
Before partial direct written-off	部分直接償却前	41.0	2.5	6.3	38.5	34.7
After partial direct written-off	部分直接償却後	18.8	(1.9)	3.2	20.7	15.6
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	51.7	3.2	7.7	48.5	44.0
After partial direct written-off	部分直接償却後	33.4	0.0	5.9	33.4	27.5

【Consolidated】

【連結】

(Unit:%)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Allowance for specific loan losses	個別貸倒引当金					
Before partial direct written-off	部分直接償却前	44.6	2.5	6.1	42.1	38.5
After partial direct written-off	部分直接償却後	20.7	(1.8)	2.9	22.5	17.8
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	56.9	3.3	7.4	53.6	49.5
After partial direct written-off	部分直接償却後	37.7	0.2	5.5	37.5	32.2

4. Claims disclosed under the Financial Revitalization Law

4. 金融再生法開示債権

[Non-Consolidated]

【単体】

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	117,650	(11,957)	43,547	129,607	74,103	
Doubtful claims	危険債権	128,380	(1,847)	1,621	130,227	126,759	
Claims in need of special caution	要管理債権	43,256	9,740	(19,622)	33,516	62,878	
Sub-total (Claims in need of special caution or below)	要管理債権以下計 A	289,287	(4,064)	25,545	293,351	263,742	
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	1,101,436	(8,694)	137,745	1,110,130	963,691	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,644,628	(272,598)	(250,739)	7,917,226	7,895,367	
Sub-total (Normal claims)	正常債権計	8,746,064	(281,293)	(112,995)	9,027,357	8,859,059	
Total (Credit exposures)	合計 B	9,035,352	(285,357)	(87,449)	9,320,709	9,122,801	
Claims in need of special caution based on borrowers classification under the self-assessment guideline		要管理先債権	55,076	(19,923)	(68,382)	74,999	123,458
Percentage of claims in need of special caution or below (%) A/B		要管理債権以下の割合 A / B (%)	3.2	0.1	0.4	3.1	2.8

[Consolidated]

【連結】

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	123,116	(10,862)	44,779	133,978	78,337	
Doubtful claims	危険債権	130,257	(1,525)	2,019	131,782	128,238	
Claims in need of special caution	要管理債権	43,256	9,735	(19,624)	33,521	62,880	
Sub-total (Claims in need of special caution or below)	要管理債権以下計 C	296,631	(2,651)	27,175	299,282	269,456	
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	1,105,841	(9,177)	137,954	1,115,018	967,887	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,876,991	(280,937)	(265,920)	8,157,928	8,142,911	
Sub-total (Normal claims)	正常債権計	8,982,833	(290,113)	(127,965)	9,272,946	9,110,798	
Total (Credit exposures)	合計 D	9,279,464	(292,764)	(100,791)	9,572,228	9,380,255	
Claims in need of special caution based on borrowers classification under the self-assessment guideline		要管理先債権	56,390	(19,675)	(68,038)	76,065	124,428
Percentage of claims in need of special caution or below (%) C/D		要管理債権以下の割合 C / D (%)	3.1	0.0	0.3	3.1	2.8

5. Status of Coverage of Claims disclosed under the Financial Revitalization Law

5. 金融再生法開示債権の保全状況

[Non-Consolidated]

【単体】

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Coverage amount	保全額 A	255,323	2,362	31,204	252,961	224,119
Allowance for loan losses	貸倒引当金	59,105	(4,440)	8,894	63,545	50,211
Collateral and guarantees	担保保証等	196,217	6,801	22,310	189,416	173,907
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	破産更正債権及びこれらに準ずる債権、危険債権、要管理先債権計 B	301,107	(33,727)	(23,215)	334,834	324,322
Coverage ratio (%)	保全率 (%) A / B	84.7	9.2	15.6	75.5	69.1

(Reference) Status of Coverage of Claims of Borrowers Classification (参考)開示債権別の保全状況推移

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	117,650	(11,957)	43,547	129,607	74,103
Allowance for loan losses	貸倒引当金	35,776	(4,886)	13,248	40,662	22,528
Collateral and guarantees	担保保証等	81,873	(7,072)	30,298	88,945	51,575
Coverage ratio (%)	保全率 (%)	100.0	0.0	0.0	100.0	100.0
Doubtful claims	危険債権	128,380	(1,847)	1,621	130,227	126,759
Allowance for loan losses	貸倒引当金	17,866	(1,042)	(211)	18,908	18,077
Collateral and guarantees	担保保証等	85,784	3,077	3,188	82,707	82,596
Coverage ratio (%)	保全率 (%)	80.7	2.7	1.3	78.0	79.4
Claims in need of special caution based on borrowers classification under the self-assessment	要管理先債権	55,076	(19,923)	(68,382)	74,999	123,458
Allowance for loan losses	貸倒引当金	5,462	1,488	(4,144)	3,974	9,606
Collateral and guarantees	担保保証等	28,559	10,796	(11,176)	17,763	39,735
Coverage ratio (%)	保全率 (%)	61.7	32.8	21.8	28.9	39.9

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of September 30, 2009) 引当率・保全率 (21年9月末)

【Non-consolidated】		【単体】	Categories 分類				(Unit:Billions of Yen)		
Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	No categorization 非分類	Category 分類	Category 分類	Category 分類	Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
Legal bankruptcy 破綻先 88.7 (17.5)	Virtual bankruptcy 実質破綻先 28.8 (5.5)	Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 117.6 (12.0)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 43.2 (6.1) 74.4 (5.9)		Entirely reserved 全額引当 0.0 (0.0)	Entirely reserved, or direct written-off 全額償却引当 0.0 (0.0)	35.7	100%	100%
Possible bankruptcy 破綻懸念先 128.3 (1.9)		Doubtful 危険債権 128.3 (1.9)	Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部分 32.5 (1.1) 71.1 (3.2) [14.6] [71.1]		Partially reserved 必要額を引当 24.7 (3.9) [42.5]		17.8	41.94%	80.73%
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 55.0 (19.9)	In need of special caution 要管理債権 43.2 (9.7)	Covered by collateral (担保) 28.5 Non-covered (信用) 26.5 3.4 (0.1) 51.6 (20.0)		[]: Credit exposures under each category before reserve []内の計数は引当前の分類額		5.4	20.60%	61.77%
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,144.6 (1.0) 1,089.6 (21.0)	Normal 正常債権 8,746.0 (281.3)	253.1 (3.8)	836.4 (17.2)			13.8	1.27%	
Normal 正常先 7,644.6 (272.6)			7,644.6 (272.6)				22.3	0.29%	
Total 合計 9,035.3 (285.4) 100.0%		Total 合計 9,035.3 (285.4)	No categorization 非分類 7,976.9 (276.0) 88.3%	Category 分類 1,033.6 (5.5) 11.4%	Category 分類 24.7 (3.9) 0.3%	Category 分類 0.0 (0.0) 0.0%	Total 合計 95.2		Total 合計 84.79%

(): Amount of increase compared with that of March 31, 2009
 (): Amount of decrease compared with that of March 31, 2009
 ()内の計数は21年3月末比増減額を表示しております。

EACH STANDARDS CONCERNING DISCLOSURE OF ASSETS (As of September 30, 2009)

資産内容の開示における各種基準の比較(21年9月末)

【Non-consolidated】【単体】

(Unit:Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the financial revitalization law 金融再生法に基づく開示債権		Risk-managed loans under the banking law リスク管理債権
(Credit exposures) (対象:総与信)		(Credit exposures) (対象:総与信)	(Of which, Loans and bills discounted) (うち貸出金)	(Loans and bills discounted) (対象:貸出金)
Legal bankruptcy 破綻先 88.7		Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 117.6	87.0	Loans to borrowers in bankruptcy 破綻先債権 87.0
Virtual bankruptcy 実質破綻先 28.8			27.6	Past due loans 延滞債権 155.5
Possible bankruptcy 破綻懸念先 128.3		Doubtful 危険債権 128.3	127.8	
In need of caution 要留意先 1,144.6	In need of special caution based on borrowers 要管理先 55.0		In need of special caution 要管理債権 43.2 ()	43.2
	Other than in need of special caution based on borrowers 要管理先以外の要留意先 1,089.6		30.4	
Normal 正常先 7,644.6				
Sub total 小計 289.2		Sub total 小計 285.8		Total 合計 285.8
Normal 正常先 7,644.6		Normal 正常債権 8,746.0	8,451.7	
Total 合計 9,035.3		Total 合計 9,035.3	Total 合計 8,737.5	

() Loans and bills discounted only
()要管理債権は貸出金のみ

6. Off-Balanced Credits

6. オフバランス化の状況

[Non-Consolidated]

【単体】

The amounts of doubtful claims or below, under the Financial Revitalization Low

危険債権以下(金融再生法基準)の債権残高

(Unit:Billions of Yen)

		As of September 30, 2009(A)	April 1, 2009 - September 30, 2009 (A)-(B)		As of March 31, 2009(B)	
			Increase	Amount off-balanced		
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	117.6	(12.0)	26.8	38.7	129.6
Doubtful claims	危険債権	128.3	(1.9)	30.0	31.9	130.2
For six months ended September 30, 2009	21年度中間期	246.0	(13.8)	56.8	70.6	259.8

		As of March 31, 2009(A)	April 1, 2008 - March 31, 2009 (A)-(B)		As of March 31, 2008(B)	
			Increase	Amount off-balanced		
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	129.6	103.4	112.4	9.0	26.2
Doubtful claims	危険債権	130.2	17.0	51.3	34.3	113.2
For the year ended March 31, 2009	20年度	259.8	120.4	163.7	43.3	139.4

		As of March 31, 2008(A)	April 1, 2007 - March 31, 2008 (A)-(B)		As of March 31, 2007(B)	
			Increase	Amount off-balanced		
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	26.2	7.1	12.2	5.1	19.1
Doubtful claims	危険債権	113.2	(19.4)	25.5	44.9	132.6
For the year ended March 31, 2008	19年度	139.4	(12.3)	37.8	50.1	151.7

Progress of Off-balancing

オフバランス化の実績

(Unit:Billions of Yen)

		For six months ended September 30, 2009	For the year ended March 31, 2009	For the year ended March 31, 2008
Final disposal of non-performing loan by liquidation	清算型処理	0.7	0.4	14.9
Final disposal of non-performing loan by restructuring	再建型処理	1.6	11.1	1.7
Improvement in debtors' business performance due to restructuring	再建型処理に伴う業況改善	-	-	-
Securitization	債権流動化	10.1	11.6	14.7
Direct written-off	直接償却	13.8	(14.9)	(18.7)
Other	その他	44.3	35.0	37.4
Collection / repayment, etc	回収・返済等	27.9	17.9	27.2
Improvement in debtors' business performance	業況改善	16.3	17.1	10.2
Total	合計	70.6	43.3	50.1

7. The States of Bankruptcy due to Classification of Loan Categories

7. 格付別倒産状況

【Non-Consolidated】

【単体】

Internal rating 1 year before bankruptcy

倒産1年前の行内格付

For six months ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	September 30, 2009		September 30, 2008		September 30, 2007	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~	I~	0	-	2	16.4	0	-
Category		1	0.5	6	10.2	0	-
Category		8	6.4	3	3.0	0	-
Category		3	4.6	5	7.4	0	-
Category		9	4.7	24	12.9	3	0.6
Category		16	15.7	6	2.3	6	4.0
Category		3	0.2	1	0.3	0	-
Category		3	1.4	7	4.3	1	0.4
Category		2	2.3	3	1.1	2	0.2
No rating	格付なし	1	0.0	1	0.1	4	0.5

Internal rating half a year before bankruptcy

倒産半期前の行内格付

For six months ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	September 30, 2009		September 30, 2008		September 30, 2007	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~	I~	0	-	1	9.6	0	-
Category		1	0.5	1	2.8	0	-
Category		4	3.2	4	3.2	0	-
Category		0	-	6	11.2	0	-
Category		4	2.0	22	11.7	5	0.8
Category		24	21.3	11	13.3	6	4.2
Category		0	-	1	0.4	0	-
Category		6	5.7	6	4.3	2	0.5
Category		7	3.4	6	1.6	2	0.2
No rating	格付なし	0	-	0	-	1	0.0

(注) 1. 小口の与信(与信額50百万円未満)は除いております。

2. 金額は部分直接償却前の与信額であります。

Note 1: Bankruptcies with credit amount less than 50 million yen are excluded.

2: The amounts are credit exposures before partial direct write-offs.

8. Loan Portfolio Information

8. 業種別貸出金等の状況

① Classification of loans by type of industry

① 業種別貸出金

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Domestic offices (excluding loans in offshore market account)	国内店分 (除く特別国際金融取引勘定)				9,008,333	8,790,801
Manufacturing	製造業				1,021,699	972,560
Agriculture	農業				4,682	4,657
Forestry	林業				39	44
Fishery	漁業				6,693	6,489
Mining	鉱業				4,243	4,370
Construction	建設業				309,677	314,386
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業				13,753	13,462
IT and telecommunication	情報通信業				70,989	77,110
Transportation	運輸業				377,955	358,486
Wholesale and retail	卸売・小売業				737,506	727,316
Finance and insurance	金融・保険業				306,285	265,937
Real estate	不動産業				1,066,815	1,109,098
Services	各種サービス業				967,520	958,536
Local governments	地方公共団体				160,070	131,536
Others	その他				3,960,406	3,846,812

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Domestic offices (excluding loans in offshore market account)	国内店分 (除く特別国際金融取引勘定)	8,737,583				
Manufacturing	製造業	1,020,948				
Agriculture and forestry	農業、林業	4,191				
Fishery	漁業	7,231				
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,924				
Construction	建設業	275,365				
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	13,714				
IT and telecommunication	情報通信業	67,067				
Transport and postal activities	運輸業、郵便業	373,663				
Wholesale and retail	卸売業、小売業	702,186				
Finance and insurance	金融業、保険業	250,647				
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,360,403				
Other services	その他の各種サービス業	727,349				
Local governments	地方公共団体	111,024				
Others	その他	2,819,871				

(注)日本標準産業分類の改定(平成19年11月)に伴い、当期から業種の表示を一部変更しております。また、当期から、個人に関する業種区分についても精緻化を図るため、業種の見直しを実施しており、この見直しにより、21年9月末の「不動産業、物品賃貸業」は1,181,135百万円増加し、「その他」は同額減少しております。

(Note)The representation of certain industry sectors has changed from the 1st quarter in line with the November 2007 revision of the Japan Standard Industrial Classification.

As a consequence of a review of industry sectors conducted from the 1st quarter to elaborate those industry sector classifications pertaining to individuals, the figure for "real estate and goods rental and leasing" at the end of September 2009 increased by ¥1,181,135 million while that for "others" decreased by the same amount.

Classification of Risk Managed Loans by type of industry

業種別リスク管理債権

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Domestic offices (excluding loans in offshore market account)	国内店分 (除く特別国際金融取引勘定)				289,460	260,634
Manufacturing	製造業				20,055	19,258
Agriculture	農業				56	44
Forestry	林業				-	-
Fishery	漁業				-	-
Mining	鉱業				5	6
Construction	建設業				18,152	21,188
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業				18	35
IT and telecommunication	情報通信業				980	1,480
Transportation	運輸業				1,746	4,937
Wholesale and retail	卸売・小売業				28,035	25,241
Finance and insurance	金融・保険業				884	424
Real estate	不動産業				138,189	98,146
Services	各種サービス業				28,558	39,670
Local governments	地方公共団体				-	-
Others	その他				52,776	50,201

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Domestic offices (excluding loans in offshore market account)	国内店分 (除く特別国際金融取引勘定)	285,825				
Manufacturing	製造業	19,994				
Agriculture and forestry	農業、林業	41				
Fishery	漁業	-				
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	5				
Construction	建設業	12,592				
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	2				
IT and telecommunication	情報通信業	6,002				
Transport and postal activities	運輸業、郵便業	1,946				
Wholesale and retail	卸売業、小売業	39,371				
Finance and insurance	金融業、保険業	457				
Real estate and goods rental and leasing	不動産業、物品賃貸業	131,369				
Other services	その他の各種サービス業	31,285				
Local governments	地方公共団体	-				
Others	その他	42,754				

(注)日本標準産業分類の改定(平成19年11月)に伴い、当期から業種の表示を一部変更しております。

(Note)The representation of certain industry sectors has changed from the 1st quarter in line with the November 2007 revision of the Japan Standard Industrial Classification.

Classification of credits disclosed under the
Financial Revitalization Law by type of industry

業種別金融再生法開示債権

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Domestic offices (excluding loans in offshore market account)	国内店分 (除く特別国際金融取引勘定)				293,351	263,742
Manufacturing	製造業				20,485	19,795
Agriculture	農業				56	44
Forestry	林業				-	-
Fishery	漁業				-	-
Mining	鉱業				5	6
Construction	建設業				18,432	21,641
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業				18	35
IT and telecommunication	情報通信業				1,262	1,518
Transportation	運輸業				1,751	4,942
Wholesale and retail	卸売・小売業				29,417	25,541
Finance and insurance	金融・保険業				965	497
Real estate	不動産業				138,945	99,140
Services	各種サービス業				28,932	40,173
Local governments	地方公共団体				-	-
Others	その他				53,078	50,405

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Domestic offices (excluding loans in offshore market account)	国内店分 (除く特別国際金融取引勘定)	289,287				
Manufacturing	製造業	20,307				
Agriculture and forestry	農業、林業	41				
Fishery	漁業	-				
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	5				
Construction	建設業	12,651				
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	2				
IT and telecommunication	情報通信業	6,099				
Transport and postal activities	運輸業、郵便業	1,951				
Wholesale and retail	卸売業、小売業	41,415				
Finance and insurance	金融業、保険業	576				
Real estate and goods rental and leasing	不動産業、物品賃貸業	131,698				
Other services	その他の各種サービス業	31,537				
Local governments	地方公共団体	-				
Others	その他	42,999				

(注)日本標準産業分類の改定(平成19年11月)に伴い、当期から業種の表示を一部変更しております。

(Note)The representation of certain industry sectors has changed from the 1st quarter in line with the November 2007 revision of the Japan Standard Industrial Classification.

Loans to small and medium-sized businesses
and Percentage to total domestic loans

中小企業等貸出残高及び貸出比率

【Non-Consolidated】

【単体】

(Unit:Millions of Yen, %)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Loans to small and medium-sized businesses, etc	中小企業等貸出残高	6,999,767	(117,914)	(3,899)	7,117,681	7,003,666
Loans to small and midium-sized businesses	中小企業貸出	3,009,031	(158,621)	(150,500)	3,167,652	3,159,531
Loans to individuals	個人貸出(個人ローン)	3,990,736	40,707	146,601	3,950,029	3,844,135
Ratio of loans to small and medium-sized businesses, etc	中小企業等貸出比率	80.1	1.1	0.5	79.0	79.6

Loans to Individuals

個人ローン残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Loans to individuals	個人ローン残高	3,990,736	40,707	146,601	3,950,029	3,844,135
Residential loans	住宅系ローン	3,645,011	44,901	148,889	3,600,110	3,496,122
Housing loans	住宅ローン	2,463,876	41,516	124,804	2,422,360	2,339,072
Apartment loans	アパートローン	1,181,135	3,385	24,084	1,177,750	1,157,051
Other individual loans	その他のローン	345,725	(4,194)	(2,288)	349,919	348,013

9. Loans to Entities Overseas by Country

9. 国別貸出状況等

Certain Overseas Loans

特定海外債権残高

Not applicable

該当ありません

Loans to certain areas

地域別貸出金残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2009(A)	(A)-(B)	(A)-(C)	As of March 31, 2009(B)	As of September 30, 2008(C)
Loans to asian countries	アジア向け	4,476	(128)	(39)	4,604	4,515
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-
Loans to latin america	中南米向け	3,540	(456)	(827)	3,996	4,367
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-

10. Loans and Deposits Information

10. 預金、貸出金の残高

Balances of Loans and deposits

預金・貸出金の末残・平残

【Non-Consolidated】

【単体】

For six months ended

(Unit:Billions of Yen)

		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	(B)-(C)	September 30, 2007(C)
Deposits (outstanding balance)	預金(末残)	10,028.1	208.9	9,819.2	164.3	9,654.9
Deposits (average balance)	預金(平残)	10,160.1	244.4	9,915.7	262.0	9,653.7
Loans and bills discounted (outstanding balance)	貸出金(末残)	8,737.5	(53.3)	8,790.8	343.1	8,447.7
Loans and bills discounted (average balance)	貸出金(平残)	8,882.2	158.0	8,724.2	474.1	8,250.1

Breakdown of depositors' categories

預金者別預金残高

Domestic offices (excluding deposits in offshore market
account)

(特別国際金融取引勘定を除く国内店分)

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

<Outstanding balance>	(末残)	As of September 30, 2009(A)	(A)-(B)	As of September 30, 2008(B)	(B)-(C)	As of September 30, 2007(C)
Individual	個人	7,724.9	74.5	7,650.4	208.4	7,442.0
Of which, liquid deposits	うち流動性預金	4,632.8	43.0	4,589.8	22.5	4,567.3
Of which, fixed deposits	うち定期性預金	3,044.5	25.4	3,019.1	178.4	2,840.7
Corporate	法人	1,889.7	108.1	1,781.6	(101.6)	1,883.2
Local Public	公金	278.5	13.0	265.5	22.2	243.3
Financial institutions	金融	132.6	13.0	119.6	33.3	86.3
Total	合計	10,025.9	208.6	9,817.3	162.4	9,654.9
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,232.7	141.9	9,090.8	188.1	8,902.7

【Non-Consolidated】		【単体】		For six months ended		(Unit:Billions of Yen)		
<Average balance>		(平残)		September 30, 2009(A)	(A)-(B)	September 30, 2008(B)	(B)-(C)	September 30, 2007(C)
Individual	個人			7,768.9	113.4	7,655.5	247.2	7,408.3
Corporate	法人			1,916.4	60.9	1,855.5	(11.5)	1,867.0
Local Public	公金			396.3	70.2	326.1	38.5	287.6
Financial institutions	金融			75.5	(0.4)	75.9	(7.7)	83.6
Total	合計			10,157.2	244.0	9,913.2	266.5	9,646.7
Of which, deposits in Kanagawa Prefecture		うち神奈川県内		9,329.3	183.4	9,145.9	272.9	8,873.0

11. Average Balance of Use and Source of Funds, Average Interest Margins

11. 資金運用・調達勘定の平残、利回

【Non-Consolidated】		【単体】		For six months ended				(Unit:Billions of Yen)	
Domestic operations		国内業務部門		September 30, 2009		September 30, 2008		September 30, 2007	
				Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	[175.7]		[295.5]		[275.6]			
		10,698.4	1.84	10,680.3	1.99	10,254.1	1.93		
Of which, loans and bills discounted	うち貸出金	8,870.4	1.99	8,711.9	2.18	8,236.3	2.16		
Of which, securities	うち有価証券	1,399.2	1.18	1,350.7	1.22	1,401.1	1.06		
Of which, call loans	うちコールローン	21.0	0.18	50.9	0.76	30.0	0.68		
Of which, bills bought	うち買入手形	-	-	3.4	0.58	-	-		
Of which, due from banks	うち預け金	0.0	0.04	0.0	0.20	0.0	0.20		
Of which, monetary claims bought	うち買入金銭債権	229.6	1.57	267.0	1.66	309.7	1.34		
Interest-bearing liabilities	資金調達勘定	10,419.2	0.16	10,396.5	0.26	10,031.4	0.23		
Of which, deposits	うち預金	9,990.7	0.13	9,789.6	0.24	9,533.8	0.21		
Of which, negotiable certificates of deposit	うち譲渡性預金	238.9	0.20	230.5	0.62	178.1	0.51		
Of which, call money	うちコールマネー	39.5	0.09	292.1	0.52	266.5	0.48		
Of which, borrowed money	うち借入金	103.3	1.74	47.8	0.56	12.7	0.57		
Of which, bonds payable	うち社債	46.7	2.26	36.2	1.30	40.0	1.30		

(注) ()内は国内業務部門と国際業務部門間の資金貸借の平残(内書き)であります。

Note: The figures in brackets represent the average balance of borrowing or lending between international and domestic operations.

International operations		国際業務部門		For six months ended				(Unit:Billions of Yen)	
				September 30, 2009		September 30, 2008		September 30, 2007	
				Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	434.8	1.03	507.0	3.58	466.4	3.41		
Of which, loans and bills discounted	うち貸出金	11.8	1.93	12.3	3.07	13.7	4.54		
Of which, securities	うち有価証券	23.4	1.44	24.3	2.72	44.2	3.03		
Of which, call loans	うちコールローン	45.8	0.92	108.5	3.23	116.7	5.27		
Of which, due from banks	うち預け金	319.5	1.02	327.5	3.76	258.4	1.65		
Interest-bearing liabilities	資金調達勘定	[175.7]		[295.5]		[275.6]			
		405.1	0.94	477.1	3.32	437.7	3.40		
Of which, deposits	うち預金	169.4	0.33	126.0	2.12	119.8	4.51		
Of which, call money	うちコールマネー	18.0	0.50	14.4	2.48	1.1	5.40		
Of which, borrowed money	うち借入金	41.8	2.91	41.0	2.95	41.0	2.95		

(注) ()内は国内業務部門と国際業務部門間の資金貸借の平残(内書き)であります。

Note: The figures in brackets represent the average balance of borrowing or lending between international and domestic operations.

All branches

全店ベース

For six months ended

(Unit:Billions of Yen)

		September 30, 2009		September 30, 2008		September 30, 2007	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	10,957.4	1.84	10,891.9	2.11	10,444.9	2.04
Of which, loans and bills discounted	うち貸出金	8,882.2	1.99	8,724.2	2.18	8,250.1	2.17
Of which, securities	うち有価証券	1,422.6	1.18	1,375.0	1.25	1,445.4	1.12
Of which, call loans	うちコールローン	66.9	0.69	159.4	2.44	146.7	4.33
Of which, bills bought	うち買入手形	-	-	3.4	0.58	-	-
Of which, due from banks	うち預け金	319.5	1.02	327.5	3.76	258.4	1.65
Of which, monetary claims bought	うち買入金銭債権	229.6	1.57	267.0	1.66	309.7	1.34
Interest-bearing liabilities	資金調達勘定	10,648.5	0.18	10,578.1	0.40	10,193.6	0.36
Of which, deposits	うち預金	10,160.1	0.13	9,915.7	0.27	9,653.7	0.26
Of which, negotiable certificates of deposit	うち譲渡性預金	238.9	0.20	230.5	0.62	178.1	0.51
Of which, call money	うちコールマネー	57.5	0.22	306.5	0.62	267.6	0.50
Of which, borrowed money	うち借入金	145.1	2.08	88.8	1.66	53.7	2.38
Of which, bonds payable	うち社債	46.7	2.26	36.2	1.30	40.0	1.30

This information contains a description of future performance. Such description, however, does not guarantee future performance and contains risks and uncertainties. Please take note that future performance may differ from forecasts due to changes in the economic environment.